

EXPANDING A LOCAL CONGREGATION'S
UNDERSTANDING OF STEWARDSHIP:
MOVING MONEY INTO
MINISTRY

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ABSTRACT
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by

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The United Missionary Baptist Church of Toledo, Ohio is the ministry context for the project. This model in ministry sought to expand the congregation's understanding of stewardship. A series of bible studies served as the intervention. Pre and post evaluation surveys were used to measure for an attitudinal change toward moving money into social outreach ministries. The results of the model demonstrated that the participants were willing to increase the amount of money designated for social outreach ministries.

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DEDICATION

This effort is dedicated to the memory of my deceased father, Mr. Billy Moss Hill, and my deceased maternal grandmother, Mrs. Elexzenia “Sissy” Wilkins. Finally, this entire process is dedicated to the most regal Queen the “Heavens” will ever smile upon, my mother, Mrs. Evelyn Wilkins Hill.

ABBREVIATIONS

CCDC	Canaan's Community Development Corporation
SHARE	Self Help and Resource Exchange
UMBIMA	Urban Global Missions Alliance
OCM	Oversea Chinese Mission
KJV	King James Version
RSV	Revised Standard Version

The 21st century must have as a high priority a renaissance of Christian social activism. The growing near-hysteria developing around the advent of the third millennium is tinged with some hopefulness about the condition of the human family. The prospect exists that those who enter the 21st century will have an opportunity to chart some new directions and accept some fresh challenges to make us a better people. Among those who will be especially challenged by this new opportunity for wholesome change are the individual and collective congregations of the Christian Church. The most important changes in the social demography of this nation in this century were intentionally orchestrated by the forces of the African-American Church under the leadership of Martin Luther King, Jr. The nonviolent campaigns of the Fifties and Sixties effected the most significant changes in race relations in the republic since the Civil War that marked the end of chattel slavery. It is of great import to note that the heart of King's movement was theologically undergirded by the teachings of the Crucified Carpenter from Galilee. Since King's brutal assassination, the gains realized in that era have all but eroded through the malaise in Black life and the benign neglect of the majority community in America. The stark reality with which this writer grapples is that after nearly a half-century in the trenches of our nation's struggle for human rights and justice, the conditions are worse now for people of African ancestry than when my career of ministry was launched in 1950.

Wyatt Tee Walker
Race, Justice, & Culture Pre-Millennium

INTRODUCTION

The Woods/Thomas Group Doctor of Ministry candidates developed their ministry projects from the primary theme of “Preaching and Leadership in the Black Church.” From this overall area, this researcher’s project, entitled “Expanding a Local Congregation’s Understanding of Stewardship: Moving Money into Ministry,” was developed.

Chapter One discusses the reason this area of ministry was chosen. Also, the ministry context for the project will be revealed and discussed. The special insights of this researcher are highlighted in this chapter as well. Various ministries are detailed and insight is given regarding those ministries.

Chapter Two, “The State of The Art in this Ministry Model,” focuses upon a review of the literature pertinent to this ministry model involving stewardship. Financial giving has been the primary view regarding stewardship, but the literature review reveals that stewardship involves much more.

Chapter Three establishes a theoretical foundation for this model of ministry. This theoretical foundation is very important because it validates the “right” to introduce such a ministry project. The three major areas covered in this chapter are the biblical, theological, and historical foundations necessary for this stewardship ministry model.

Chapter Four discusses the methodology used to implement the ministry model and test the hypothesis.

Chapter Five uncovers the actual activities that occurred during the implementation phase of the project. Data collection and data analysis were evaluated at this point in the project. The actual sessions that occurred and where they occurred is revealed as well. The results of the field experience are noted in this chapter as well.

Chapter Six contains this researcher's conclusions, reflections, and summary of the ministry project. This chapter also includes what should be tried differently for others who implement a project such as this.

CHAPTER ONE

MINISTRY FOCUS: STEWARDSHIP

The focus of this ministry project is stewardship. For many Christians, the primary focus of stewardship has been the handling of money in the church. However, stewardship involves much more than just “handling money” in the church. To clarify the use of financial resources in the church, this researcher’s ministry project entitled “Expanding a local Congregation’s Understanding of Stewardship: Moving Money into Ministry” was developed. This limited understanding of stewardship within my ministry context is the primary reason for the selection of this ministry focus. Betsy Schwarzentraub states:

If evangelism is telling the good news of God’s love, then stewardship is showing the good news by the way we live. Stewardship is both individual and corporate TLC—Total Life Commitment to God’s purposes on earth, and Tender Loving Care for every dimension of life as a trust from God.

Stewardship is a continuous cycle that begins with God’s initiative and gifts, and continues with our receiving, managing, and *distributing* all that God has entrusted to us. Stewardship involves investing our passions, abilities, and commitments in every dimension of life.¹

Stewardship is vitally important for the local church to respond to the needs of the community. The total of one’s life is simply a stewardship relationship with God. As the overall theme of “Preaching and Leadership in the Black Church,” is the focus area, stewardship is a vital part of both preaching and leadership. Conn and Ortiz state:

¹ Betsy Schwarzentraub, *Equipping The Future Church Afire With God Spirit-Ed Stewardship For A New Century* (Nashville, TN: Discipleship Resources Publishing, 2000), 11-12.

Paul also tells us that *leaders* are *stewards* of the secret things of God (1 Cor. 4:1). They are stewards of the truth that God has revealed the wonders of salvation both for Jew and Gentile. Christ's stewards are his servants. I am obligated and bound to make the task of sharing the good news with my community (1 Cor. 9:17). Paul makes this an important element for leaders when he exhorts the Corinthians in their deliberations over what is a biblical leader (1 Cor. 4:1-4). The steward is another aspect of the *leader* that is essential...*Ministers (preachers)* are above all things stewards of God's Word.²

Spiritual leadership is characterized by having several key essential qualities:

- Confidence in God
- Also knows God
- Seeks God's will
- Humble
- Follows God's example
- Delights in obedience to God
- Loves God and others
- Depends on God³

Financial resources are extremely important to the church as a means of support for the ministries of the church. However, if the members of the church misunderstand the use of financial resources, then the life of the church and mission of the church will suffer.

The United Missionary Baptist Church of Toledo, Ohio is the context for this ministry project. Founded in 1983 by a core group of one hundred fifty members, this

² Harvie Conn and Manuel Ortiz, *Urban Ministry The Kingdom, the City & the People of God* (Downers Grove, IL: InterVarsity Press, 2001), 406-407.

³ J. Oswald Sanders, *Spiritual Leadership* (Chicago, IL: Moody Press, 1994), 29.

ministry consists of two hundred thirty-three members. This ministry, situated in the inner city of Toledo, is primarily an older congregation with few children and young adults.

Various ministries exist throughout the congregation including the missionary society, kitchen ministry, choir ministry, deacon and trustee ministries, choir ministry, nurse's ministry, Sunday school ministry, bible study ministry, vacation bible school ministry and ushers' ministry as the core ministries of the church. The major focus of the church is to just meet on Sunday mornings for worship as their primary function, but not any major outreach to the community at large.

The church has considerable financial resources numbering in the thousands of dollars deposited in the local banking system. However, the leadership of the church is very reluctant to use finances for community involvement, which demonstrates a lack of understanding of the use of money in the church. The missionary society is the major social outreach ministry with a budget of one thousand dollars for the entire year to meet the needs of the outside community. These dollars are extended to people whose electricity may be turned off. Also, persons who need immediate funds for some emergency may apply for these funds. As Pastor, this researcher saw the need to expand the outreach to the community, as day after day different people would call for assistance from the church without a favorable response from this ministry.

Concerned about the situation, this researcher sought the aid of God through this ministry project to correct this difficult problem. As pastor, I was very thankful for what was done up to the one thousand dollar limit, but I also saw that the same one thousand dollars would last nearly the entire year, which meant that the church was turning away many people who came for help. This researcher believed that, if the church's

understanding of stewardship was expanded, it would be willing to put more money into social outreach ministries: this became the *Hypothesis* for this ministry project.

As I reflect upon my ministry, I am well aware of the move of God in my life. Licensed to the Gospel ministry in October of 1996 at the Little Zion Baptist Church in Chesapeake, Virginia, I was terribly nervous. The outpouring of love and affection from family and friends was enormous. Little Zion Baptist Church was a rural setting with approximately fifty members under the leadership of pastor L. E. King. This was the place where I received my start in the preaching ministry and I am very thankful for it. At Little Zion Baptist Church, I was assigned a topic by the pastor for bible study on a weekly basis to present to the study group for fifteen minutes. This experience allowed me the opportunity to share with the study group under the watchful eye of the pastor.

Realizing that God was calling me to pastoral ministry, I was accepted and enrolled in the School of Theology at Virginia Union University, now named the Samuel DeWitt Proctor School of Theology at Virginia Union University in Richmond, Virginia. This was a very special experience for me because it caused me to examine my understanding of God, the bible, Jesus, and so many things I learned as a young person growing up in the church. Most importantly, I was challenged to understand and articulate what I believed as a person of faith. Upon completion of seminary in May 1998 with my Master of Divinity Degree, my family and I moved to Boston, Massachusetts. The reason I moved to Massachusetts was because I was led by God to Emmanuel Baptist Church in Malden. Under the guidance of Pastor Wayne A. Gadie, I flourished as an associate minister and close assistant to the pastor. While a minister at Emmanuel Baptist Church, I was called as the pastor to the United Missionary Baptist Church in Toledo, Ohio in December, 2001. God has truly been the guiding force of my life and ministry. As a

candidate at United Theological Seminary in Dayton, Ohio, my ministry has developed even more. A major component of the Doctor of Ministry program at UTS is gaining a greater understanding of who I am as a person in ministry. Commitment and dedication to ministry and especially to God have taken on an even greater realization than in the past. My faith journey has taught me to never give up in life because God is able to “make a way some how.”

The ministry context and I can make a meaningful impact upon the local community. This pastor’s passion to help the needy is definitely in harmony with the Word of God:

The Spirit of the Lord is upon me, because He has anointed me to preach the gospel to the poor; He has sent me to heal the brokenhearted, to proclaim liberty to the captives And recovery of sight to the blind, to set at liberty those who are oppressed; to proclaim the acceptable year of the Lord.⁴

The church has the financial resources to witness and powerfully impact the community for Jesus Christ. Stewardship requires the people of God to use financial resources for godly purposes and not selfish motives. Together following the guidance of the Holy Spirit and the Word of God, inner city Toledo can be transformed for the Glory of God. This pastor’s goal is for the church to become the community and the community to become the church.

The challenge that must be met is to remember that God gives us resources to reach the community around the church; Vallet states:

As we have looked at the journey of the Christian steward, we have seen that it means that we recognize the reality of God’s love and experience the joy that God feels in reaching out in love to a lost world. Humans are called to respond to God with full recognition

⁴ Luke 4:18-19

of God as Creator and Owner. We seek to fulfill God's purpose, with a growing sense that God is ready to provide resources far beyond anything we can imagine. God is even more willing to give than we are to receive.⁵

God is the owner of all resources and church resources must be used to honor God.

⁵ Ronald E. Vallet, *Stepping Stones Of The Steward: A Faith Journey Through Jesus' Parables* (Manlius, NY: Rose Publishing, 1994), 55.

CHAPTER TWO

STATE OF THE ART IN THIS MINISTRY MODEL

Stewardship is an awesome biblical concept that not only encompasses managing money or finances, but also every aspect of our lives. The great hope of those who have endeavored to research and write about this concept is that every Christian would come to the realization that vital stewardship practice in our daily lives will lead to life more abundantly. Each of the following texts strives to help believers develop a greater understanding of stewardship through studying the Scriptures. In the texts, the greatest truth consistently emphasized is that stewardship is a spiritual matter! One must examine his or her relationship with God through His Son, Jesus Christ. Some of the texts offer pastors and ministry leaders strategies to raise the awareness and consciousness of congregations regarding stewardship.

In *Stewardship in the New Testament Church* written by Dr. Holmes Rolston, the teachings of the Apostle Paul on Christian stewardship are analyzed for the church of modern society. The intention of Dr. Rolston in writing the text is to move the modern church into practicing stewardship principles daily through the study of the Book of Acts and the Pauline letters. He urges that “it is to the book of Acts and the letters of Paul that we must always go as the major sources of our knowledge of the way in which the church

that is reflected in the New Testament interpreted for her members the meaning of Christian stewardship.”¹

Missions Unlimited is a collection of lectures delivered at the National Seminar on Support of Missions, which is the second part to a series planned by the Stewardship Commission of the Southern Baptist Convention. Thus, the text may seem incomplete. However, the intention of the editor, Morris Ashcraft, is to allow each document to stand alone so that the reader can evaluate the case made by each. Professor Ashcraft reflects upon the impact of the seminar when he writes, “pastors, convention officers and leaders, professors, and college and university presidents expressed varying views on specific issues but reflected a deep sense of unity in their dedication and purpose, and considerable agreement on the subject of Christian stewardship.”²

Dr. Walter Malone, Jr. takes Christian stewardship to the next level in his text entitled *From Holy Power to Holy Profits: the Black Church and Community Economic Empowerment*. Dr. Malone examines the role of the Black Church in the urban/inner-city community. He contends that the foundation of the ministry of economic empowerment is based on biblical principles, particularly Christian stewardship. Dr. Malone summarized I Corinthians 16:1-2 by writing, “The church is seeking to respond to human need. As such the church will always need financial support to carry out its ministries. The church can give dignity to the idea of stewardship by being responsible as a collective body.”³

¹ Holmes Rolston, *Stewardship in the New Testament Church: A Study in the Teachings of Saint Paul Concerning Christian Stewardship* (Richmond, VA: John Knox Press, 1946), 11.

² Morris Ashcraft, *Mission Unlimited: Biblical and Doctrinal Foundations of Support of Missions* (Nashville, TN: The Stewardship Commission of the Southern Baptist Convention, 1976), 10.

³ Walter Malone, Jr., *From Holy Power to Holy Profits: The Black Church and Community Economic Empowerment* (Chicago, IL: African American Images, 1994), 105.

In *Your Money Counts*, Howard Dayton takes a very personal perspective on Christian stewardship. He contends that “our checkbooks tell us more about our priorities than does anything else . . . That’s why Jesus talked so much about money.”⁴ He uses the experiences of a married couple’s struggle with finances and teaches, through their experiences, the biblical concepts of money and giving. Dayton gives the following reasons why Christians should apply godly principles to finances: the way we handle money affects our fellowship with the Lord, possessions compete with the Lord, and much of life revolves around the use of money.

Larry Burkett’s *Giving and Tithing* is a clear, concise text about Christian stewardship and serving that is reader friendly. Burkett believes in teaching the people of God his principles for managing money because it tends to be the area most often neglected by Christians, and a major cause of conflict and disruption in both business and family life. He also warns the reader that “a lack of giving is an external material indicator that spiritual changes need to be made.”⁵ Throughout the text, he explores the reasons and benefits for tithing, giving, and serving, and the consequences for the lack thereof.

In *Generous People*, Eugene Grimm states that the purpose of the text is to assist congregations as well as communities to focus on the essentials of stewardship to raise their awareness. He contends that congregations who experience effective stewardship view it as a vital component in their whole ministry picture. He also states that those congregations understand that improving stewardship will require a systematic and intentional approach. He warns against “implementing the same stewardship campaign for

⁴ Howard Dayton, *Your Money Counts* (Wheaton, IL: Tyndale House Publishers, Inc., 1996), 8.

⁵ Larry Burkett, *Giving and Tithing* (Chicago, IL: Moody Press, 1991), 17.

more than three consecutive years; (this) nearly always results in the law of diminishing returns.”⁶

Mark T. Barclay, the author of *The Real Truth about Tithing* has written in a plain and easy to understand style. The purpose of the text is to help the Christian who is struggling with the principle of tithing. Fourteen of the sixteen chapters is written as a response to familiar questions, such as, Why should I tithe?, What if I don’t have enough to tithe?, and What does my pastor do with my tithe? Barclay refers the reader to passages of Scripture with each response. He shares a profound reason to tithe when he writes, “tithing is a declaration of your independence from the world’s economic system and a declaration of your dependence on the economy of God.”⁷

Donald W. Joiner authored *Creating A Climate for Giving*. In this text, he urges that money is not the issue; the climate in which money is given or received is the issue. Joiner shares with the reader that “systems create a climate for people to respond favorably or unfavorably to the church; each church has a financial system that encourages or discourages giving, receiving gifts and managing gifts.”⁸ He writes this book to help church leaders take responsibility for managing the finances of the church and creating Christian philanthropists.

Mastering Money is a study guide intended for small group use. It gives the reader instructions for its use as well as biblical background concerning money. It is wonderfully

⁶ Eugene Grimm, *Generous People: How to Encourage Vital Stewardship* (Nashville, TN: Abingdon Press), 91.

⁷ Mark T. Barclay, *The Real Truth about Tithing* (Midland, MI: Mark Barclay Ministries, 1994), 60.

⁸ Donald W. Joiner, *Creating A Climate for Giving* (Nashville, TN: Discipleship Resources, 2001), 11.

organized in an easy-to-follow format in which each lesson can be conducted in 60 to 90 minutes. The purpose is to assist the person who is seriously seeking to improve his attitude toward stewardship.

In *Moving Beyond Robbery*, Dr. Robert E. Baines, Jr. seeks to assist pastors in strategically raising the awareness of congregations regarding Christian stewardship. He gives nine proven strategies to implement to increase understanding and awareness regarding giving. These strategies are proven, as evidenced by the results reported by Dr. Baines in which churches he has pastored doubled their revenue in less than two years.

In *Giving to a Giving God: How to Improve Giving in the Local Church*, J. Alfred Smith, Sr. based his text on the National Council of the Churches of Christ's definition of Christian stewardship, i.e., stewardship is the practice of systematic and proportionate giving of time, abilities, and material possessions based on the conviction that these are a trust from God to be used in his service for the benefit of all mankind in grateful acknowledgement of Christ's redeeming love. The historical development of the term stewardship suggests that good stewards give as a love response to the God who gave us Jesus Christ, the Lord of creation, as an inexpressible gift of love.

Wyatt Tee Walker authored *Common Thieves! Tithing Manual for Black Christians and Others*. In *Common Thieves*, Dr. Walker's approach to the subject of tithing is primarily positive. *Common Thieves* is an arresting, mind-catching title, but after poignant commentary on Malachi's query, "Will a man rob God?" the author moves on immediately, directly and continuously with persuasive Biblically-based arguments that cannot but help woo and win many to the tithing principle.

Dr. Walker beautifully details and illustrates the powerful effects of faithful stewardship. He compels the reader to understand the practical, spiritual, and economic

basis for tithing. His passion for effecting community change helped to move his congregation beyond inadequate financial giving. Dr. Walker challenges and encourages his congregation with the admonition:

Tithing is theological. If one does not develop the proper relationship between our resources and God, we will never develop the capacity to perform the deeper things of the spirit . . . Tithing is not about money; it has to do with the posture of the soul. If I submit my life to the tithing principle, will I trust God enough to provide raiment, shelter and food? And if He doesn't, will I trust Him anyway?⁹

In *Giving and Stewardship in an Effective Church: A Guide for Every Member* by Kennon L. Callahan, the author looks at why congregations give and the rewards for giving. Callahan states that giving and living are for mission. "People give to people, not to brochures and mailings. Some giving campaigns seem to be based on the premise that the more mailings sent out, the more money will be raised."¹⁰

As the church learns to effectively manage its resources, the community will inevitably be impacted. *The African-American Church at Work* by Michael A. Battle presents a series of various churches that are multi-denominational, intrastate and multi-ministerial. The book provides a wealth of ideas on programming to black churches. Included in every summary are organizational plans that are filled with community-oriented, church-driven activities that are easily adaptable. Another strong proponent of church impacting the community is John M. Perkins.

Perkins' *Restoring At-Risk Communities: Doing it Together and Doing It Right* is the official handbook for The Christian Community Development Association. Ministering

⁹ Wyatt Tee Walker, *Common Thieves! A Tithing Manual For Black Christians and Others* (New York: Martin Luther King Fellow Press, 1986), 11.

¹⁰ Kennon L. Callahan, *Giving and Stewardship in an Effective Church: A Guide for Every Member* (San Francisco, CA: Jossey-Bass Publishing, 1992), 35.

to an at-risk community is not easy, but committed Christians with a vision for Christ's redemptive plan can make a lasting difference. John Perkins writes, "We should have an overall picture of what God wants to do in the inner city, based upon his desire for his people as revealed in the Word of God."¹¹

In *The Second Coming of the Church: A Blueprint for Survival* by George Barna, this Christian sociologist reveals the moral and spiritual decline within the body politic and wonders if the Body of Christ, the Church, can do anything about it. Barna says that "overall attendance at Christian churches has slumped somewhat; people are going less regularly, and are becoming more selective . . . However, nearly one-fifth of all churchgoers now attend more than one church, usually on a rotating basis, in order to meet their spiritual needs and satisfy their theological curiosity."¹² A national advocate for the church and family is Tony Evans.

Anthony T. Evans' *America's Only Hope: Impacting Society in the '90s* is a book that challenges all Christians to face the reality that the nation is dying spiritually. It is an admonition to those believers who are not applying what they believe. It is a step-by-step guide for all God's people who want to make a difference in their communities while bringing glory to God.

Ken Hutcherson, the author of *The Church: What We Are Meant to Be*, discusses his perspective on why the church no longer resembles the early Church. His challenge is to break through the man-made barriers that keep us from effectively impacting our culture. Move out of your comfort zone, use your gifts, stand strong in the face of

¹¹ John Perkins, *Restoring At-Risk Communities* (Grand Rapids, MI: Baker Books Publishing, 2000), 28.

¹² George Barna, *The Second Coming of the Church* (Nashville, TN: Word Publishing, 1998), 18.

persecution, boldly practice church discipline, and be courageous for God. Churches must transform local communities by God's power.

Mighty Like a River: The Black Church and Social Reform written by Andrew Billingsley is based on extensive research over several years. *Mighty Like a River* is the first comprehensive account of how black churches have helped shape American society. An expert in African American culture, Andrew Billingsley surveyed nearly a thousand black churches across the country, including its oldest, the First African Baptist Church in Savannah, Georgia. These black churches, whose roots extend back to antebellum times, have periodically confronted the social, economic, and political problems facing the African American community. Effective critique of the ills plaguing the community has been highlighted by Jimmy Dumas.

Jimmy Dumas' goals in writing *24 Reasons Why African Americans Suffer* are to provide food for thought and some positive and proactive strategies for the empowerment of African American people. "The most influential institution in the Black community is the Black church. It is the largest in number, finances, and membership. The future of our race depends on the Black church and its leadership."¹³ Any organization can use the strategies presented in this book to develop a plan that will deliver minority communities from substandard, mediocre living.

John Perkins' *Resurrecting Hope: Powerful Stories of How God is Moving to Reach Our Cities* is a book about courageous contemporary Christians who, through their local churches, are making a powerful difference in their urban neighborhoods. It is a book about black, Hispanic and white partnerships from churches in the inner cities, suburbs and

¹³ Jimmy Dumas, *24 Reasons Why African Americans Suffer* (Chicago, IL: African American Images, 1995), 59.

rural communities working together to proclaim the gospel of Jesus Christ. Perkins states, “Effective ministries plant and build communities of believers that have a personal stake in developing their neighbors.”¹⁴ A very similar work on social outreach and community renewal has been done by Robert Carle.

Robert D Carle, author of *Signs of Hope in the City: Ministries of Community Renewal*, writes about ministries coming together by the efforts of New Yorkers of different cultures, races, and denominations. It illustrates a vivid sign of Christian unity. This book stands as a witness that New Yorkers can overcome their divisions and work together to address the public good.

By bringing together the stories of several of New York’s most effective practitioners of urban ministry, the editors of *Signs of Hope in the City* relate how churches and church-based coalitions are transforming communities by reversing urban decay and combating social disintegration. Our inner cities cry out for major help from social service agencies and churches as well. Blighted conditions including homelessness, unemployment, underemployment, and sexually transmitted diseases continue to wreak havoc. Therefore, these heroic ministries must be recognized for their tremendous commitment to good stewardship and social outreach.

In *Ministry at the Margins: The Prophetic Mission of Women, Youth and the Poor*, Cheryl J. Sanders creates an important Christian ethicist’s rousing call in part to respond to the needs of others: “For God is glorified in the compassionate relief of suffering, in our loving response to those who suffer. And God is mocked when people

¹⁴ John M. Perkins, *Resurrecting Hope: Powerful Stories of How God Is Moving to Reach Our Cities* (Ventura, CA: Regal Books, 1995), 21.

who say they love God and refuse to love others and will not respond to anyone's suffering but their own."¹⁵

Ray Bakke wrote *The Urban Christian: Effective Ministry in Today's Urban World*. Many Christians have a vague idea that the Bible is a rural book and that God's children should leave Sodom and live in the suburbs. Cities are believed to be especially sinful and the inhabitants unusually hardened against the gospel. Raymond Bakke robustly refutes all these beliefs both by the example of his family and in his teaching worldwide consultations. The appeal of this teaching is that his theory derives directly from his personal spiritual journey—his experience as an urban pastor and his family life in inner Chicago. This book therefore weaves together aspects of his autobiography and his teaching on urban ministry. The former legitimizes and illustrates the latter. One of the key issues for the urban Christian is how to live a “Christian” family life in a difficult urban environment without disadvantage to one's children.

¹⁵ Cheryl J. Sanders, *Ministry at the Margins: The Prophetic Mission of Women, Youth and the Poor* (Downers Grove, IL: Intervarsity Press, 1997), 32.

CHAPTER THREE

THEORETICAL FOUNDATION

Historical Perspective

Historically, stewardship education has been a major area of concern for the church. Several ministries have made a deliberate attempt to expand their congregation's stewardship understanding. The ministries to be discussed are: the Northminster Presbyterian Church of Columbus, Ohio, the Allen Temple Baptist Church of Oakland, California, Canaan Baptist Church of Christ in Harlem, New York, the Canaan Missionary Baptist Church of Louisville, Kentucky, and the Macedonia Missionary Baptist Church of Dayton, Ohio.

Rev. Arthur H. Limouze, former pastor of Northminster Presbyterian Church of Columbus, Ohio, and the leaders developed a "campaign" to increase the understanding, awareness, and application of stewardship to daily living throughout the congregation. The program "arose out of a conviction that the whole question of giving in the church ought to be put on the right basis."¹

The stewardship campaign at Northminster proved successful, as evidenced by the results reported by Rev. Limouze. The program was effectively developed, prepared, and implemented. Through written correspondence incorporated in the approach through the

¹Rev. Arthur H. Limouze, *The Story of the Stewardship Program* (New York: Presbyterian Church, 1928), 3.

printed page, the pastor called on the leaders as “fellow workers” and enlisted every ministry to join together in a collaborative effort. The following results were reported: a new sense of responsibility in handling our possessions—the gifts of God; secured 200 signed cards during the Sign-Up; received over \$1500 when an appeal was made for an Easter offering to wipe out deficit at the end of the year; oversubscribed benevolent quota by \$1500; spiritual tone of the church was raised and forty-one new members were received; believed that the stewardship campaign is responsible for the activity of our people in the winning of others to Christ; expect to continue to reap fruits from this campaign for a long time to come; will continue a Fellowship of Stewardship, believe this fellowship will prove a fine influence in the church and in winning others to the same ideal.²

It was customary for Northminster to develop and implement a “big project” each year. This particular year would focus on stewardship. The entire program was mapped out and distributed to the leaders, such as elders, deacons, church schoolteachers, and financial officers. The program was implemented on February 1st and would culminate on March 31st of 1928. Rev. Limouze and an assistant, the financial secretary, headed the program. A General Committee was organized consisting of three elders, three deacons, all superintendents of the Church School, all the Adult Class teachers, and the secretary of the Men’s Class. Two other committees were formed to oversee the Education and Promotion of the program. The purpose of the program was also outlined as follows: 1. A Stewardship Fellowship, 2. Personal Work for Christ, 3. The Every Member Canvass, 4.

² Ibid., 18.

Evangelism, and 5. The World Task of the Church.³ The committees met regularly and remained active throughout the stewardship program.

Rev. Limouze and the General Committee implemented the stewardship campaign through several approaches: the approach through preaching to include junior sermons for children, the approach through the Church school, the approach through the printed page, the approach through the Church calendar, the approach through Prayer meeting, and the approach through social life.

Rev. Limouze developed sermons to address stewardship during morning and evening services that would last for two months. He preached from topics such as “The Original Title—God’s ownership, The First Great Command, The Ethics of an Acquisitive Society” in the morning. The evening sermons were based on the Parables of Jesus, for example, “Pieces of Eight—The Hid Treasure” or “What Did You do with it?—Talents.” The Junior sermons were enhanced with objects to help illustrate the stewardship theme. For example, the Junior sermon, “Honest. A Lincoln Talk” was enhanced by providing each child with a “giving bank with one penny with the thought of honesty with God.”⁴ The result was an increase in giving with the children. Rev. Limouze reported that this time was the most enjoyable two months of preaching he had ever done. The program enhanced his preaching which reciprocated the increased interest on the part of the congregation.

The approach through the Church school required a definitive program of instruction that incorporated each department. The Junior Department committed to

³ Ibid., 5.

⁴ Ibid., 6.

memory various stewardship scriptures, which they recited to the entire congregation during a morning worship service. The Young People's Department studied the "Life as a Stewardship" by Morrill.⁵ The adults participated in a study utilizing two texts: McConaughy's *Christian Stewardship* and Anderson's *The Way to the Best*. The instruction on stewardship was supplemented weekly by literature distributed by the Church school. A pageant play presented by participants of the Church school was presented as a culminating activity.

The approach through the printed page seemed to be the most tedious yet effective approach. Rev. Limouze and the General Committee sent a letter coupled with literature related to the theme of stewardship to each family of the congregation weekly. Letters and literature was also mailed to other neighborhood families. The letters communicated the activities of the church during the program, encouraging words from the pastor, and a call for the members to become stewards. This approach also provided written communication between the pastor and the leaders and departments/committees during the campaign to encourage each other or serve as reminders for upcoming activities or meetings.

The approach through the church calendar was used to distribute a Stewardship Text each week during this program.

The approach through the Prayer meetings was used to continue to teach the people what the program was about. Rev. Limouze and the General Committee felt that the different organizations of the church ought to tell the entire church what they were trying to do.⁶ So, a night was assigned to each group to give a talk over the duration of

⁵ Ibid., 7.

⁶ Ibid., 14.

the stewardship campaign. The topics were as follows: 1. Our Church Program up to Easter, 2. Children and the Church School, 3. Women's Societies, 4. Missionary Organizations, 5. Men and Boys, 6. The Denominational Program, 7. Our Own Church Program, 8. Preparation for Evangelism, 9. Evangelism Begins. As a result, attendance grew at the midweek services.

The approach through Social Life utilized all social occasions to bring home the theme of stewardship. Each fellowship dinner brought the people together to share and learn the common theme of stewardship. The social occasions were designed to cultivate the understanding of stewardship and to apply the concept to daily living.

The Sign-Up was the part of the program in which each member enrolled as a steward signing a pledge card to "agree to dedicate, besides time and talents, at least _____% of my income to give for His service."⁷ However, the members did not have to enroll until after The Every Member Canvass was held. Rev. Limouze and the General Committee did not want the members to think that they were asking for money, nor did they want them to think that the program was a scheme to enlist more money to support the church. Rev. Limouze also encouraged the deacons and other leaders through written correspondence to set the example by being the first to enroll as stewards through this program. He felt that this would give the appeal to the congregation during Sunday worship service more power.⁸

Rev. Limouze and the Northminster congregation grew spiritually through this program of developing stewardship as they studied the Word of God and applied

⁷ Ibid., 16.

⁸ Ibid., 17.

stewardship principles to their daily living. The results were life-changing and transforming for the life of the congregation.

In January 1991, Rev. J. Alfred Smith, senior pastor of Allen Temple Baptist Church in Oakland, California and the members present at the Annual Meeting voted to dedicate the year to stewardship education. The decision was made when it was reported that only 2,100 persons of the 4,000-person membership were proven financial supporters of the church. At this historic meeting, “the congregation decided that a greater emphasis was needed on stewardship giving for a spiritual awakening to the Lordship of Jesus Christ. Stewardship must be taught as discipleship.”⁹

Rev. Smith stated in the preface of this text that his definition of stewardship “is our loving obedience to the will of God.”¹⁰ He believed that stewardship and tithing must be taught so that persons can develop “a biblical understanding of giving” which leads to “a genuine obedience to stewardship responsibilities as outlined in the Scriptures.”¹¹ Rev. Smith also wrote the following: “Carnivals; Tom Thumb weddings; competitive fundraising contests; men’s and women’s days; raffles; selling tickets and selling dinners; and holding rummage sales and lotteries; as well as extra offerings every Sunday; or inviting guest churches to visit the local church in afternoon services; programs and musicals—are non-scriptural ways of raising money to support God’s mission in the world. This long history of fundraising has stunted the spiritual growth of Christians.”¹²

⁹ J. Alfred Smith, Sr, *Giving to a Giving God* (Washington, DC: Progressive National Baptist Press, 1992), vii.

¹⁰ Ibid., 5.

¹¹ Ibid., 6.

¹² Ibid., 38.

Rev. Smith and the congregation began the stewardship revival by enlisting the leaders of the church to be more committed to tithing. The Committee on Stewardship and Missionary Education, as well as the Committee on Public Mission was revived. To prepare for the stewardship revival, every ministry to include The Sunday School; the Women's Missionary Union; the United Men'; the Home Bible Classes; the Pastor's Noon Day and Evening Bible Classes; the Church School; and the New Member Disciple Classes of Allen Temple studied biblical lessons for teaching the grace of giving provided by Dr. Truman Dollar, former pastor of the Kansas City Baptist Temple of Kansas City, Missouri. The biblical studies were outlined with the following topics: Giving Is a Spiritual Decision; Steps to Financial Freedom; Biblical Principles of Giving; Discipleship Through Biblical Stewardship; Christian Stewardship; Stewardship of Money; The Tithe Is The Lord's; Stewardship of Life; Stewardship of Talents; and the Stewardship of Time.

The next step in the stewardship revival campaign at Allen Temple was to establish a plan to develop good stewardship management practices. Rev. Smith stated that these practices included three components: aptitude, attitude, and application, which are vital to success in becoming good stewards. He wrote: "Aptitude deals with ability plus training. Attitude deals with the spirit of cooperation and effort, and application touches upon the ability to work hard and to bring aptitude and ability and training together with a right attitude."¹³ Rev. Smith suggested that the Unified Budget Plan that is scripturally based be adopted so that the local church can give to the causes of Christ and Kingdom building. He advocates for the Unified Budget Plan so that the church can budget for giving to missions, the work of denominational causes; Christian education; colleges; seminaries;

¹³ Ibid., 38.

vacation Bible schools; and scholarships. At that time, Rev. Smith also encouraged Allen Temple to adopt the 80-10-10 plan in which the Christian lives off eighty percent of his/her income, tithes ten percent, and invests/saves the other ten percent.

Next, Rev. Smith states that managing the money that comes into the Church should not be handled haphazardly. He explains that certain safeguards should be in place regarding the finances of the Church. Rev. Smith writes “great care should be taken when selecting those that will be money-handlers; promptness in paying all bills and budget items; bond the church treasurer; elect a counting committee, however do not count during worship services; and pay out all funds by checks.”¹⁴

The next phase of the stewardship revival is the actual week of revival, which is aimed at everyone, so careful planning and preparation is a necessity.

Rev. Smith and Allen Temple outlined “Suggested Activities for a Stewardship Campaign” to prepare for the revival in September of 1991. Some of the key points are as follows: 1. Ask the church to go on record to sponsor the revival; 2. In explaining and promoting the revival, call it by name—Stewardship Revival; 3. Begin advertising early; 4. The revival proper—set attendance and offering goals; 5. Advertise the meeting as you would any other type revival; 6. Follow up the revival success; 7. Plan to continue the stewardship revival the following year.¹⁵

Rev. Smith and Allen Temple also prepared through prayer, the preached word and special stewardship lessons taught in Sunday school, which included Old Testament teachings as well as New Testament teachings on stewardship.

¹⁴ Ibid., 42-43.

¹⁵ Ibid., 46-49.

Rev. Smith believed that the stewardship revival was successful. He also felt that the educational materials had been successfully tested at Allen Temple Baptist Church. Rev. Smith and Allen Temple produced modifications of the material to meet the specific needs of Allen Temple and other Black Baptist churches.¹⁶ Rev. Smith and the congregation continued the stewardship revival with follow-up through a study of the church, money, and missions. He continued to advocate that the obedient Christian gives to a giving God. He supports this statement by identifying the characteristics of the mature Christian. He/she gives as an act of obedience; as an expression of being alive spiritually; as an expression of faith and trust in God's goodness; and as an act of hope for a future that will produce dividends far beyond the life span of the giver. This is the eschatology of giving.¹⁷

Rev. Smith challenges lay and pastors alike to be attentive to missions locally and internationally. He demonstrates in the following statement the goal of their giving: "Since individuals in the local church are encouraged to tithe, the local church should become a tithing church. The association then is consistent and becomes a tithing association, and the state and national convention, likewise, become tithers. This practice promotes both individual and collective spiritual growth in the Body of Christ."¹⁸

During the stewardship revival, Rev. Smith placed much emphasis on education and teaching. He believed that stewardship did not happen by osmosis. It had to be learned. In order to learn it, it must be taught. He stated that it is the responsibility of the pastor as leader to ensure that there is a strong curriculum in place in which stewardship is

¹⁶ Ibid., 77.

¹⁷ Ibid., 3.

¹⁸ Ibid., 79-80.

taught. The teaching of stewardship is vital to the spiritual growth of the Church. *It is reflective of the Church's attitude and servitude towards God, Jesus as Lord and mankind.*

In the middle of the 1980's, Dr. Wyatt Tee Walker, pastor of Canaan Baptist Church of Christ in Harlem, New York, wrote a manual on stewardship that is compelling to the believer. His opening statement in the introduction is poignant, "Any Christian who does not tithe is a thief."¹⁹ He believed that non-tithing is a broad shortcoming in the Christian community, whether Black or White, Protestant or Catholic. Dr. Walker devotes much of the text to an in-depth analysis regarding tithing. He outlines the spiritual, practical, and economic basis for tithing as well as sermons developed on the principle of tithing. Dr. Walker offers compelling evidence by demonstrating statistically the tithing principle at work in Canaan. He reported that out of the 2,300 membership, more than 1,700 are tithers; Sunday offering is usually \$14,000; and the operating budget for 1986 was \$800,000. Under the Canaan umbrella are included three social outreach programs: a housing development company, a crisis center for teen drug addiction, and a Senior Citizens Center. Dr. Walker writes that "Without the solid financial base of our tithing system, we (Canaan Baptist Church) would have neither the physical facilities nor the administrative set-up to foster such programs."²⁰

Once the principle of tithing becomes part of our worship individually and collectively, we can effortlessly contribute to Black institutions of higher learning or implement other outreach programs. Dr. Walker reported when Canaan became a tithing

¹⁹ Wyatt Tee Walker, *Common Thieves!* (New York: Martin Luther King Fellows Press, 1986), ix.

²⁰ *Ibid.*, 4.

church, the Board and church meetings became shorter and shorter. The Annual Budget Meeting of January 1984 adjourned in thirty-one minutes. Dr. Walker also mentioned that Canaan Baptist Church of God was able to establish a credit union once it became a tithing church. He reported that the capitalization will soon reach \$500,000.00. Another program implemented by Canaan is the Death Benefit Burial Insurance Plan in which members purchase policies for a face value of \$2,000. At the time of death, half of this amount is received by member's survivors for burial expenses while the other half is received by the Church, which plans to invest in endowment funds. The purpose of these long-term goals is to generate resources that the Church can utilize to accomplish its mission here on earth.

Dr. Walker emphasizes that the principle of tithing is found in both the Old and New Testaments. He writes that Abram paid tithes to Melchizedek as well as Jacob to his grandfather. In the Old Testament, the Pentateuch provides scripture to support that there were three tithes paid: one to the Levites; another for the Lord's feasts and sacrifices; and yet another for the poor to be eaten in their own dwellings. In the New Testament, Dr. Walker cites Matthew 23:23 in which the scribes and Pharisees are rebuked by Jesus as they tithe but omitted the "weightier matters." In order to become a tithing church, the preacher/pastor must be the starting point. If the preacher is convicted to tithe, then he/she can cause others to be convicted. If tithing is carefully taught, then the church becomes a tithing church. Dr. Walker also admonishes that tithing is not about money, but rather about the "posture of one's soul." Tithing is a decision that is made by the heart; the heart that belongs to Jesus.

In the practical basis for tithing, Dr. Walker discusses the vital role that the Black church has modeled through the years. It has been the primary influence in the lives of

blacks, “the citadel of faith.” He cites that the Black church is the singular economic entity that holds any promise of collateral leverage; has been our primary political base in direct proportion to incidence of population; is an employment component; is the chief resource of leadership and the primary reservoir of our culture and heritage.²¹ Yet our mission as the Black Church remains rooted in Luke 4:18-19. However, to accomplish this mission it takes resources, which are “people and goods that are sanctified to His purpose.”²² Thus, practical stewardship for the professing Christian is to believe the scripture and apply its truth to his/her daily living. Dr. Walker believes that the Black preacher is crucial to the Black Church because his/her actions can be either beneficial or detrimental to the Black Church. He/she cannot afford to become entangled in the non-tithing church’s “games.” Dr. Walker compels the Black preacher to expend his time and energy wisely by developing and implementing a curriculum regarding tithing.

In the economic basis for tithing, Dr. Walker examines statistically-based hypothetical scenarios based on four prevalent constants of the tithing principle. 1) The commitment to the tithing principle has universal application. At the personal level, tithing is the fairest way to give. At the institutional level, tithing works no matter the size of the congregation. 2) Commitment to the tithing principle induces thrift. Devout tithing teaches one that you can live on less than what you make. 3) Commitment to the tithing principle is contagious. The conviction with which you relate how God works wonders in your life will draw others closer to Him. 4) Commitment to the tithing principle amplifies personal

²¹ Ibid., 17.

²² Ibid., 18.

stewardship. Spiritual growth through disciplined giving translates into the collective giving attitude.²³

Dr. Walker suggests several steps a pastor and congregation can take to become a tithing church. First, he defines a tithing church based on a bulletin insert from the First Baptist Church of Hampton, Virginia, Jason Guice, pastor. A tithing church is one in which the congregation: has studied the tithe as a directive from God to His people in the Old Testament; has recognized the tithe as a rich blessing to a multitude of Christians who have made it their practice; has opened their own ears to what Christ, the Living Word, has to say to them personally concerning this matter; has recognized proportionate giving as a New Testament mode of financial stewardship; is practicing percentage giving as a symbol of Christ's Lordship and as a specific means of growing in grace.²⁴

With the meaning of a tithing church established, Dr Walker guides through some basic steps that can be adapted to a particular field of labor. They are as follows:

1. Bible Authority – The launching pad for the stewardship revival is the Word of God.
2. Leadership – The pastor and other leaders must be committed to the tithing principle.
3. Abandon Fund-Raising – This step is crucial. The tithing fellowship will not be successful if the Church continues to fund-raise. However, Dr. Walker cautioned not to abandon all fund-raising at one time.

²³ Ibid., 28-34.

²⁴ Ibid., 69-70.

4. Develop Support System – The support system increases the awareness of the progress of the tithing/stewardship revival.
5. Analysis – This step assists with monitoring the progress of the revival, whether the number of tithers is increasing/decreasing through computer-generated reports.
6. Maintaining Integrity – This step ensures accountability of leaders and laypersons to uphold the church rule to commit to the tithing principle. If there is a breach, the situation should be handled carefully and in Christian love.
7. Extended Giving – This step allows the congregation to be challenged when giving needs to go beyond the tithe.
8. Personal Testimony – Dr. Walker considers inclusion of this step as most rewarding. The testimony of others can be more persuasive to winning others over.²⁵

Dr. Walker and the Canaan Baptist Church of Christ have demonstrated that the tithing principle works. Without it, so much is affected: our spirituality, our finances, and our blessings are stifled. *With it, the Church can generate the resources needed to reach far beyond a structure.* The Church can transcend into the community and the world accomplishing the mission of the New Testament.

Dr. Walter Malone, Jr. is the founding pastor of the Canaan Missionary Baptist Church in Louisville, Kentucky. The Canaan Church is located in the Algonquin Parkway Area, a predominately black, economically disadvantaged community. The average income

²⁵ Ibid., 69-75.

per household is \$20,000 at the writing of his book, *From Holy Power to Holy Profits The Black Church and Community Economic Empowerment*. Dr. Malone, Jr. incorporated in 1983 with 97 members and has grown to over 1,000 members. He is an advocate against social injustice; however, he is a proponent of economic empowerment. Dr. Malone, Jr. developed the Canaan's Community Development Corporation (CCDC) as a ministry to help empower the Black Church and surrounding Black community. He teaches and preaches the purpose of the liberation church, which the congregation of the Canaan Church models. Dr. Malone believes that the Black church and the liberation church are one and the same. He states that the Black Church "takes the theological position that in our salvation experience God desires our liberation from anyone, or anything that seeks to oppress us in this world."²⁶ The liberation church seeks to minister to the whole person spiritually, physically, mentally, emotionally, socially, and economically. Thus the Canaan's Community Development Corporation is born based on this philosophy. In Chapter Five of his text, Dr. Malone gives the reader explicit details of the purpose, philosophy, and development of this ministry seeking to empower the Black community and encourages those who share this same belief to implement similar ministries based on this model.

The Canaan's Community Development Corporation (CCDC) is a non-profit, non-stock, and a non-member corporation that is viewed as a ministry. The only members of the corporation are the Board of Directors and it was designed as such in order to protect it as a ministry of the church. Dr. Malone states that "if the corporation had been designed as a membership corporation, then people across the city that have no affiliation with the

²⁶ Walter Malone, Jr., *From Holy Power to Holy Profits: The Black Church and Community Economic Empowerment* (Chicago, IL: African American Images, 1994), 8.

church or understanding of the corporation as a ministry of economic empowerment could join, possibly taking the corporation away from its original purpose and rationale.”²⁷

The first seven persons to make up the Board of Directors are the Initial Directors who will serve a three-year term and are responsible for laying the foundation of the corporation. After this term, the Board of Directors will be elected for one-year terms during annual congregational meetings. The seventh Director is appointed to serve as Chair by the trustees and deacons. There are four officers of the Board: Chairman, Vice-Chairman, Secretary and Treasurer. The Board is responsible for hiring the Executive Director. It is understood that the CCDC is a ministry; therefore, a report is made during quarterly church mission meetings.

The Canaan’s Community Development Corporation is rooted in God’s redemptive purposes whereby people are liberated (even economically), to experience what it means to be truly human. “As a ministry of the church, the final accountability is to God,” explains Dr. Malone.²⁸

As part of the preparation for the Board of Directors, members of the Board were required to explore ten issues, one of which is funding regarding the CCDC and the purpose of its ministry. Dr. Malone states, “because of the strong emphasis at the Canaan Church on Christian stewardship, we decided the best way to develop a systematic financial support for the CCDC would be through our giving on Sunday morning.”²⁹ Thus, special offering envelopes were printed and titled “Canaan’s Community Self Help Fund.” Each member was encouraged to give \$5 which may seem insignificant but he points out,

²⁷ Ibid., 98.

²⁸ Ibid., 99.

²⁹ Ibid., 101.

by way of example, that 300 people giving \$5 every Sunday adds up to \$78,000 by the end of a year.

So through practicing Christian stewardship, the Canaan Church was able to financially support Canaan's Community Development Corporation without financial support from elsewhere. Dr. Malone writes that "we will be seen as builders and not beggars" when seeking to partner with other institutions.³⁰

The ministry of the CCDC was marketed during Sunday worship services to raise the awareness of the Canaan Church. Flyers were inserted in the church programs, letters were mailed to every family in the church explaining the purpose of the CCDC, networking was accomplished through the Congregational Care Ministry to make personal contact with others, and a drama ministry was presented during a fellowship dinner to raise awareness and gain support.

Next, Dr. Malone implemented an eight-week educational forum on economic justice. He stated the purpose of the forum was to raise the consciousness of the congregation regarding the need to establish ministries of economic empowerment.³¹ Each session was held on Thursday evening from 6pm to 8pm and the average attendance was sixty adults of all ages, with the largest representative group being middle-aged.

The first session was entitled "Principles of Biblical Stewardship: Individual Responsibility." During this session, members were taught that Christian stewardship is "the recognition of God's ownership over one's person, powers, and possessions as well as the faithful use of these for the advancement of Christ's kingdom in this world."³² Each

³⁰ Ibid.

³¹ Ibid., 103.

³² Ibid.

member was given scriptural references to further clarify their understanding of stewardship. The session emphasized that Christians must be responsible people regarding the financial resources that God has provided us to support the ministry of the Church.

Session Two was entitled “Principles of Biblical Stewardship: Collective Responsibility.” This session emphasized that the Church is the body of Christ and must work together as a collective body to practice responsible stewardship through ministering to human need. Dr. Malone also wrote that we are mandated by the Gospel of Matthew 28:19-20 to carry out this task.

Session Three was entitled “A History of the Black Church and Economic Justice.” It emphasized that the Black Church has historically been in the vanguard for social and economic justice for the Black community, as evidenced by its role during the Emancipation era and civil rights movement.

Session Four was entitled “Idea of Community in the Biblical Tradition.” This session’s emphasis was focused on how God developed a sense of community through His mighty acts, as evidenced with the covenant made with Abraham, the parting of the Red Sea, and the covenant established at Mount Sinai.

Session Five was entitled “Black Theology and Humanization” which focused on educating the people regarding the importance of Black theology. Session Six, “Budgeting and Money Management” focused on teaching children, singles, and married couples the purpose of budgeting and its relation to money management. Dr. Malone emphasized that operating a budget can aid one to become a better steward. Session Seven, “The Black Church and Economic Strategies,” discussed four strategies: the Band-Aid approach, the Correlated approach, the Direct Cure approach and Spiritual Maintenance, which can be

implemented. He focuses on the importance of understanding how these strategies can develop economic empowerment plans.

Finally, Session Eight entitled “Canaan’s Community Development Corporation,” focused on informing the congregation of how the CCDC would function as a ministry of the Canaan Church.³³ This session occurred as a two-part seminar with Part I centered around a question-answer period after the viewing of a videotape of a television interview on economic empowerment. During Part II of Session Eight, a lecture was given on how the CCDC would bring economic empowerment through seven goals/objectives: Educational Forums, Church Family Expo, Computer Training Program, Educational Scholarships, Child Development Program, Housing Development, and Business Initiatives. The first four of these goals are considered short-term goals.

The Church Family Expo was sponsored in March 1992. It generated the participation of 42 businesses. More than 2,000 people attended throughout the Expo held from 10am to 6pm on a Saturday. A survey of the participants conducted by the CCDC indicated the following results: participants had received increased exposure, gained self-confidence, generated sales during/after the Expo, and established contacts through networking.

The Computer Training Program was discussed but no indication of implementation or results were reported at the writing of this text.

Dr. Malone also analyzed nine case studies of other urban/inner-city churches and their strategies to implement an economic empowerment model before establishing the Canaan’s Community Development Corporation. These churches were evaluated through

³³ Ibid., 116.

a survey in the following categories: 1) Age, 2) Active Membership, 3) Location, 4) Social Consciousness, 5) Ministry of Economic Empowerment, 6) Support by Grants for Basic Operational Expenses, 7) Key Resources, 8) Difficulties, 9) Impact on Community and Church, 10) Evaluative Process, 11) A Collective Effort among Black Churches for Economic Empowerment. Dr. Malone believes that God desires justice and solidarity to exist among all people and this belief fuels the ministry provided through the Canaan's Community Development Corporation.

In *Moving Beyond Robbery: Helping Your Church Grow in Giving*, Dr. Robert E. Baines, Jr. details the stewardship campaign he implemented at Macedonia Missionary Baptist Church where he is the senior pastor. The church is located in Dayton, Ohio. Dr. Baines was called to Macedonia in December 1994. At the inception of his pastorate, Macedonia's annual gross church revenue was \$105,000 with an average Sunday attendance of 160 people. There initially were 20 tithers and \$80,000 in liquid assets. Dr. Baines has developed the congregation into one that increased the annual gross church revenue to \$350,000, in which \$250,000 resulted from the giving of 110 tithers. The average Sunday attendance increased to 250 people as well.³⁴

Dr. Baines also stated that the congregation had "strategically spent" money as well. Macedonia had increased its assets from \$80,000 to \$500,000 by adding a 24-unit apartment complex, two houses, a commercial building and several empty lots. It also made improvements to the facility. The results also indicated a 70% increase in payroll for

³⁴ Robert E. Baines, Jr., *Moving Beyond Robbery: Helping Your Church Grow in Giving* (Dayton, OH: Baines Publishing, 2000), 8.

all staff and \$60,000 distributed to ministries such as evangelism, Christian Education, scholarships, and other ministries.³⁵

Dr. Baines implemented the following strategies to increase the awareness and understanding of Christian stewardship. First, teach and continuously review the biblical nature and importance of Christian giving. He implemented an initial teaching session of 6 to 10 hours with a certificate of completion for those who passed a basic quiz. Dr. Baines suggests that follow-up should continue weekly after the initial teaching session and involve small group discussions of related scripture readings.

Second, have an annual preaching series on Christian giving. Implement three consecutive sermons on Christian giving starting on the first Sunday in September has proven helpful for Macedonia, explains Dr. Baines, since June through August tend to be low attendance months.³⁶ Third, as God gives you influence, require all leaders to tithe and give. He explains that the leaders should set the example. He also states that acknowledging the leaders' faithfulness to God's Word will encourage others.

Fourth, have leaders diligently encourage group members to tithe. Each ministry group of Macedonia is encouraged to be in a Bible study, to attend a prayer meeting, to tithe, and to be a disciple maker with their loved ones.³⁷ Both group members who are doing well and doing poorly are publicly acknowledged. Fifth, pray for more tithers. The pastor, officers and members should pray that God would cause Christians to stop robbing Him and start giving their required 10 percent. Sixth, have tithers stand for special prayer during the giving period of the worship service. This, Dr. Baines writes, allows the

³⁵ Ibid.

³⁶ Ibid., 16-17.

³⁷ Ibid., 17-18.

opportunity to show the whole church who God is using to finance the church. He also states that those who stand for self-glorification must be taught the different motives in Matthew 5:16 and 6:1. Those who sit and complain should be taught that the church should provoke them to love and do good works; love includes obeying God and good works include giving.³⁸

Seventh, have an annual Christian giving emphasis. This strategy allows others to share through their testimonies about how God has blessed them, as they are obedient in their giving. Dr. Baines explains that tithers should not talk down to the non-tithers. He also suggests inserting stewardship tracts in the church bulletin on Sundays. This annual emphasis is usually the same month that the three consecutive sermons on giving are preached. (See second strategy.) Eight publish quarterly financial reports and make regular mention of the importance of tithing in order to finance ministry. In this publication at Macedonia, the amount of tithes is shown, the pastor's compensation, and monies distributed to various ministries. These reports are available to anyone through the literature rack of the church. Dr. Baines urges the publication of financial reports so that those who want to follow the leadership can defend the stewardship of money.³⁹ Finally, try a "Try God" Sunday in which one Sunday is set aside for those who are doubtful about tithing to try tithing on one week's income each month. The hope is, Dr. Baines writes, that members would be blessed so much that they would try two weeks, then three weeks, and so on until they become tithers. To internalize this strategy, have these members give their testimonies as well.

³⁸ Ibid., 19-20.

³⁹ Ibid., 21.

Dr. Baines also included in this text the outlines for the three consecutive sermons emphasizing Christian stewardship, which are titled “Christian Giving: What Does God Want?,” “Christian Giving: Why Should We Obey?,” and “Christian Giving: How To Overcome The Hindrance?” He also included a list of resources regarding Christian giving. Dr. Baines reports the success of these strategies as evidenced in his experience pastoring. He writes, “Each of the three churches that I have pastored have more than doubled their revenue in less than two years.”⁴⁰ This statement is encouraging for those who are praying to raise the awareness and understanding of Christian stewardship within their congregations.

Biblical Perspective

The Biblical perspective of the theoretical foundation centers upon the Old Testament passage from Malachi 3:8-10 which states:

Will a man rob God? Yet ye have robbed me. But ye say, wherein have we robbed thee? In tithes and offerings.

Ye are cursed with a curse: for ye have robbed me, even this whole nation.

Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it.⁴¹

This passage of scripture clearly specifies the importance and proper use of tithes and offerings (financial resources). God would not tolerate the improper use, nor the holding back, of tithes and offerings.

⁴⁰ Ibid., 15.

⁴¹ *Holy Bible King James Version*

The Book of Malachi was written approximately between 458 and 445 B.C. between the arrivals of Ezra and Nehemiah to Jerusalem.⁴² The prophet Malachi, who was a distant contemporary of Haggai and Zechariah (520 B.C.), prophesied during the post-exilic age due to the moral decline of the Israelites. The name Malachi means “my messenger” and he has been called “the unknown prophet with the angel’s name” because very little is known of this prophet Malachi.⁴³

The community of Israel had again fallen into sin, Phillips states:

Sacrilege and profanity characterized the religious attitude; witchcraft, adultery, perjury, fraud, and oppression were prevailing moral sins; disregard of family responsibility highlighted social conditions; and “robbing God” reflected the gross materialism of the age.⁴⁴

Obviously, there were many problems plaguing the Israelite community of Malachi’s day but “robbing God” seemed to showcase the terrible sinfulness of the people. To rob or defraud God speaks to the callous condition of the people’s hearts, which manifested itself in holding back tithes and offerings for perverted purposes.

The tithe or tenth was required of the Israelites by Mosaic Law; a tenth of all that remained after the first-fruits, (which belonged to God and must be given to him), which tenth was God’s, as the original proprietor of the soil and was paid to the Levites for their maintenance (Leviticus 27:30-32). Secondly, from the tenth the Levites paid a tithe to the

⁴² Walter Kaiser, *Mastering The Old Testament Volume 21* (Dallas, TX: Word Publishing, 1992), 433-434.

⁴³ John Phillips, *The John Phillips Commentaries Exploring The Scriptures An Overview Of The Bible From Genesis To Revelation* (Grand Rapids, MI: Kregel Publications, 1970), 164.

⁴⁴ Ibid.

priests (Numbers 18:26-28). Thirdly, a second tenth was paid by the people for the entertainment of the Levites and their own families at the tabernacle (Deut. 12:18).⁴⁵

God always intended that tithes were to be brought to the storehouse to attend to the needs of the community. So for the people and priesthood to hold back tithes and offerings would severely destroy the fabric of the community. In other words, the needs of the people would go unmet through the misuse and holding back of tithes and offerings. The priests could not simply keep all tithes and offerings for themselves; they must be used responsibly as a means of good stewardship. Offerings were those portions of the animal sacrifice designated for the priests (Exodus 29:27-28; Lev. 9:22, Num. 5:9) or those gifts (including shekels) that were voluntarily given for some special purpose (Exodus 25:2-7).⁴⁶ The church understands gift-giving because it is the gift of grace through which salvation comes (Eph. 2:8-9). Because of God's gift of Jesus to the church, the church must certainly be givers from their heart. To see the people of Malachi's day, hold back offerings—those voluntary gifts—reveals the lack of love and appreciation for God who had always been so very loving to them:

The Lord says to his people: "I have always loved you." Malachi 1:2a.

God expects his people to "offer to the Lord an offering in righteousness" (Malachi 3:3). Such offerings are only possible when both the spiritual condition of the offerer and the quality of the offering were without blemish.⁴⁷ The people of Israel at this

⁴⁵ T. V. Moore, *Geneva Series of Commentaries: Haggai, Zechariah and Malachi* (Carlisle, PA: The Banner Of Truth Trust, 1979), 387.

⁴⁶ Kaiser, *Mastering The Old Testament Volume 21*, 477.

⁴⁷ *Ibid.*, 474.

point refused to acknowledge or even recognize their spiral downward into social indifference, priesthood corruption, and blatant disobedience to God.

What must become obvious to the church is that you cannot rob God without robbing yourself. The failure to provide resources for the storehouse reveals itself in the life of the community. Consequently, a curse is the result of this terrible unfaithfulness to God. The church must use its resources effectively as good stewards or face the judgment of Almighty God (Matt. 25:14-30).

The storehouse (Malachi 3:10) is referred to as either the *treasury of the temple of the Lord* (I Kings 7:51) or, in a more figurative sense, the *place from which all of God's blessings proceed*. The storehouse was a constant presence in the Israelite community just as the church is a constant presence today. Supporting the storehouse is very important because the work of the Lord and worship of God are directly tied to the storehouse. Barclay further states: "What is the storehouse? It is the house of God. It is the house where you go for the meat of the Word on a consistent basis. It is the place where you and your family go to worship the Lord. What is stored there? The Word of God. Who is found there? Other tithers, your pastor, and your brethren."⁴⁸ This storehouse must not be short-changed and cheated of tithes and offerings. Commitment to tithing is not occasional, as the storehouse requires continual replenishing. Barclay states: "It is important here to understand that tithing is much more than a one-time deal. Tithing is a lifestyle of worshipping God consistently, in person, presenting your ten percent to the Lord."⁴⁹

⁴⁸ Ibid., 29.

⁴⁹ Mark T. Barclay, *The Real Truth About Tithing*, (Midland, MI: Mark Barclay Publications, 1994), 38.

Therefore, the Israelite community must bring “all” the tithes to the storehouse to continue to receive the blessings of the Lord.⁵⁰ The church must realize that the Lord will continue to bless as its resources are used for the uplifting of the community and continued spread of the gospel. The church must always stay focused and committed to the gospel of Jesus Christ and make disciples of all nations, which requires financial resources.

God’s work is so important that every tithe and every offering should always be presented to carry out God’s work. The Israelites of Malachi’s day were so caught up in themselves that they forgot the God who delivered their ancestors from bondage in Egypt. The people were so caught up in sin that they refused to honor God by presenting tithes and offerings. The focus of the nation was not upon God, which resulted in their disobedience to God’s Word. Their sinfulness severely damaged their relationship with God resulting in a curse. The curse was specifically due to the people “robbing” God. To be under a curse “includes the loss of everything significant and a lowering to the most menial of positions . . . the curse follows its victims everywhere, extending to progeny and all means of livelihood. It includes diseases, slow starvation, abuse by enemies, exile, panic, confusion, and eventual madness. The curse is totally under Yahweh’s control. It is his power that brings about the curse. Yahweh’s sovereign decision alone decides who merits being cursed.”⁵¹ However, if the accursed wants to be released from the curse, Prince states that “God requires from His people two things: repentance and restitution. In

⁵⁰ Kaiser, *Mastering The Old Testament Volume 21*, 477.

⁵¹ W. A. Elwell, *Baker Theological Dictionary of the Bible* (Grand Rapids, MI: Baker Books Pub., 1996), 139.

every case of robbery, these requirements never vary, whether it is God or man who has been robbed.”⁵²

For God’s people to be cursed is a very serious matter. The refusal to pay tithes is so sinful because it reveals a lack of trust in God. The curse is so severe that it brings on a catastrophic fall of the Israelites to a position that they would have to change their actions to be restored by God. The Blessing of God would be withheld as the result of the curse. Restoration of the people required not only the bringing of the tithes and offerings, but a change in the people’s spiritual condition:

The prophet insists that God’s acceptance of men’s offerings and service is conditioned upon the sincerity and purity of the life of those who make them. The people had robbed God not only in tithes and offerings, but they had withheld from him their loyalty and their love. If the people gave to God what rightfully belonged to him, abundant blessings should follow. It demanded, however, not only formal offerings, but purity of heart and sincerity of spirit.⁵³

Hester seems to suggest that the real problem with congregations who refuse to use tithes and offerings for God’s purposes is an impure heart! The whole purpose of tithes and offerings is to serve God. Self-examination is required of the people of God who are not tithers and those who present the tithe with impure motives. Using the resources of God for godly purposes results in tremendous blessings from God. As God’s people spread God’s care through effective use of tithes and offerings, God’s approval is realized.

Burton L. Goddard states:

⁵² Derek Prince, *Blessing or Curse You Can Choose!* (Old Tappan, NJ: Chosen Books, 1990), 103.

⁵³ H. I. Hester, *The Heart Of Hebrew History: A Study of the Old Testament* (Nashville, TN: Broadman Press, 1947), 294-295.

But again the God of judgment was also a God of grace. Let the people turn from their wicked ways and render obedience to the revealed will of their covenant God, and He would open the sluice gates of heaven and flood them with blessings (Malachi 3:10). Indeed, so great would be the blessing that field and orchard would be no more prey to the natural enemies of harvest but would produce fruit (Malachi 3:11), so much so that the eyes of the nations would be opened wide in recognition of the abundant fruitage which would be forthcoming.⁵⁴

The Book of Malachi serves as a reminder to all of God's people that God expects proper usage of all tithes and offerings. And again, the proper condition of righteousness must accompany the presentation of tithes and offerings.

The New Testament Book of Second Corinthians Chapter eight verses one through four serves as this researcher's second passage of scripture for Biblical support. It states:

Our friends, we want you to know what God's grace has accomplished in the churches in Macedonia. They have been severely tested by the troubles they went through; but their joy was so great that they were extremely generous in their giving, even though they are very poor. I can assure you that they gave as much as they could, and even more than they could. Of their own free will they begged us and pleaded for the privilege of having a part in helping God's people in Judea.

This tremendous passage of scripture reveals the type of spirit of giving Christians should have. Even though the Macedonian churches were very poor, they were joyful in their willingness to give finances to help others in need. The Macedonian churches did not look at their own poverty and refuse to help. They looked beyond themselves to the needs of others. To give generously even when your resources are very limited requires unyielding faith in God. The Macedonian churches were severely tested and yet they

⁵⁴ *The Biblical Exposition: The Living Theme of the Great Book, Volume II* (Grand Rapids, MI: Baker Book House, 1994), 385.

remained faithful. When severely tested and very poor, it would seem that the Macedonian churches might lose faith and not be willing to respond to the needs of others. They do just the opposite! What a tremendous testimony for the churches of Macedonia. What a great example for the churches of today to follow.

The Book of Second Corinthians is a continuation of the written correspondence and personal visits Paul had with the Corinthian church. Written approximately A.D. 57, Second Corinthians gives the best glimpse into the personal character of the Apostle Paul as he responds to the personal attack upon his character. A heretical minority within the church challenged Paul's apostleship and attacked him in a slanderous manner. They accused the apostle of being fickle (1:17-18, 23), of being proud and boastful (3:1, 5:12), of being weak and of a displeasing personal appearance (10:10), of being dishonest (12:16-19), and even of being practically insane (5:13; 11:16-19; 2:16).⁵⁵

Many scholars believe that the Book of Second Corinthians is just one of at least four letters written from Macedonia by the Apostle Paul to the church at Corinth. Second Corinthians is believed by some to be a combination of several (two to five) letters.⁵⁶ The Corinthian church had several problems and concerns, which required at least three personal visits from the Apostle Paul (12:14; 13:1-3).

Increasingly throughout his research, this researcher has been made vividly aware of the relationship of financial giving to vital relationship with Christ. Sincere, committed givers are more than likely very committed Christians as well. Paul, in chapter eight of Second Corinthians, amplifies this researcher's understanding through several

⁵⁵ John Phillips, *The John Phillips Commentary Series: Exploring The Scriptures* (Grand Rapids, MI: Kregel Publications, 1965), 203.

⁵⁶ Raymond E. Brown, *An Introduction To The New Testament* (New York: Doubleday Publishing, 1997), 541-543.

observations. As the Macedonian churches endured their own struggles, poverty and difficulty, they still found joy in giving to others in need. This fact obviously reveals that giving is certainly more a matter of the heart than of circumstances. It is somewhat amazing that the Macedonian churches recognized that though they were poor, *they still had something to give*. This is a tremendous example of good stewardship because they could have easily thought to themselves that “this is ours and we must hang on to it.” Truly, God is the owner of even our financial resources. Their generosity demonstrates dependence upon God for the supply of all needs (Phil. 4:19).

Poverty does not automatically create unselfishness nor does persecution automatically produce giving. The difference, according to Paul, is the “grace of God” (v. 1), which creates an open and generous heart. Chafin states:

Anyone within the church community who feels that the raising of money is nothing more than finding a way to pay the bills will profit by carefully reading Paul’s words, “as you abound in everything—in faith, in speech, in knowledge, in all diligence, and in your love for us—see that you abound in this grace also” (v. 7). These words stress the truth that learning to be generous with material things is a matter of spiritual growth and maturity.⁵⁷

“It has always been inspiring to know people of quite limited financial resource who are exceptionally generous in their giving to the church because of the richness of their relationship with God.”⁵⁸ *There is no need to expect individuals or congregations to be exceptionally generous in their giving without a rich relationship with God* (see Appendix N, The Theological Significance of the Collection). Without continual growth and maturity, spiritually poor congregations will continue to misuse and withhold financial

⁵⁷ Kenneth L. Chafin, *Mastering The New Testament: A Book-By-Book Commentary By Today’s Great Bible Teachers*, (Washington, DC: Word Publishing, 1985), 259.

⁵⁸ Ibid.

resources for their own purposes, rather than use them for God's purposes. Not only do the Macedonian churches experience joy in giving financially (v. 2), but they also give sacrificially.

The Macedonian churches in reality gave out of their own need, which required tremendous sacrifice. The church must never forget the sacrificial death of Jesus on the cross and the church must be willing to sacrifice when necessary. The Apostle Paul reminds the Corinthian church of Jesus Christ's sacrificial death: "Though He was rich, yet for your sakes He became poor, that you through His poverty might become rich" (v. 9). The Macedonian Christians had taken Christ's model, and in total disregard for their present need or future requirements, they gave "beyond their ability" (v. 3). The Apostle wanted to inspire the Corinthian church to give financially by sharing with them the powerful generosity, sacrifice, faith, love and joyful giving of the poor Macedonian churches.

The obligation to give financially can be a source of tension and frustration within the local church. It can be very difficult to respond to people's needs without adequate financial resources. There are times when parishioners may feel that the pastor continually "begs" for money, which causes them to become suspicious of the church and the pastor as well. Yet, the Macedonian churches do no such thing. The Apostle Paul did not have to beg the Macedonian churches for financial resources to help the poor Jerusalem saints. The Macedonian churches "begged" the Apostle to allow them to contribute financially to the needs of their brothers and sisters in Christ:

For I can testify that they gave not only what they could afford, but far more. And they did it of their own free will. They begged us

again and again for the gracious privilege of sharing in the gift for the Christians in Jerusalem.⁵⁹

The Macedonian churches gave of their own “free will” and begged “again and again” to help others in need. It is not certain what caused the Jerusalem saints’ great need, but the Apostle Paul was determined to enlist the aid of the Gentile churches to help their Jewish brothers and sisters. Chafin states: “The exact cause (of their extreme poverty) is not known, but it could have come from a number of sources: a drought, persecution by their employers because of their faith, or even from the brief experiment in which all the members sold their property and put it into a common warehouse (Acts 2:44-45).”⁶⁰

Perhaps the pain and suffering of poverty was in some way understood by the Macedonian churches, who were poverty stricken themselves. This understanding may have in some way given the Macedonian churches even more inspiration to help. Certainly, the Macedonian churches should be an inspiration to today’s church to give generously to the needs of others. Chafin further states: “These Macedonian churches were peculiar in that they didn’t have to be pressured into giving . . . They evidently felt an inner pressure and concern, which compelled their giving. They were not reluctant but joyful in their stewardship.”⁶¹

Giving should not be reluctant but joyful; giving grudgingly will only produce guilt, anxiety, and resentment. Financial resources must always be looked upon through God’s perspective or it can easily become an idol. The Macedonian churches did not fall

⁵⁹ *Holy Bible, New Living Translation* (Wheaton, IL: Tyndale House Publishers, 2003), 2 Cor 8:3-4

⁶⁰ Chafin, *Mastering The New Testament*, 256-257.

⁶¹ *Ibid.*, 260.

into that trap. Delffs states: “The New Testament refers to money, wealth, poverty, and stewardship, more than any other topic. God calls us to use it like all of His other gifts—not selfishly as an idol, but responsibly, in subjection to our loving relationship with him.”⁶²

The Macedonian churches highlight another very important insight. Just because they had problems and great difficulty, so do a great number of others experience great difficulty at the same time. Poverty, suffering, and adversity are not in isolation to a specific individual or group, but trouble finds all of humanity. Churches must be very careful not to isolate themselves from the reality of other individuals and churches that are suffering and have great needs. In fact, the Apostle Paul tells the Corinthian church that, “if you are really eager to give, it isn’t important how much you are able to give. God wants you to give what you have, not what you don’t have. Of course, I don’t mean you should give so much that you suffer from having too little. I only mean that there should be some equality. Right now you have plenty and can help them. Then at some other time, they can share with you when you need it. In this way, everyone’s needs will be met” (2 Cor. 8:12-14).

Theological Perspective

The Theological perspective of the theoretical foundation is a theology of liberation. Liberation theology is “theology done from the perspective of those who have been traditionally powerless in society and voiceless in the church. In the United States, this means Blacks, Hispanics, Asian Americans and others. In Latin America, Asia, and

⁶² Dudley Delffs, *Mastering Money: A Pilgrimage Small Group Guide* (Colorado Springs, CO: NavPress Publishing Group, 1998), 10.

Africa, it means those who have long been the subjects of colonialism, economic, and political as well as ecclesiastical. In societies that worship youth, it means aged. All over the world, it means women.”⁶³ Liberation theology is about interpreting scriptures and theology through the eyes of the oppressed.

Theological study and interpretation of the scriptures has primarily been done by the powerful, which has been detrimental to the powerless:

This is not to say that the powerful have deliberately set out to interpret the Bible in an oppressive way. The truth is much more subtle than that. What actually takes place is an unconscious process through which the values, goals, and interests of those in power are read into Scripture.⁶⁴

Therefore, liberation theology has emerged as:

Theology that is done from the perspective of the traditionally powerless as they experience the empowerment of the gospel, not only in an inner sense, but also in the sense that it compels and enables them to strive for justice. In rejecting the traditional interpretation of the Christian message, they refuse to leave the gospel in the hands of the powerful to be used for their purposes, and insist that a proper interpretation of Scripture is freeing rather than oppressive.⁶⁵

It is the belief of this researcher that freedom or liberation is a major theme of the Bible. This theme must become part of the fabric of the African American community in the effort to transform the lives of so many who are marginalized and outcast. The Black Church has a tremendous role to play in alleviating the suffering of the poor all across the land. Liberation theology is so powerful because the Bible is written primarily from the

⁶³ Justo L. Gonzalez and Catherine G. Gonzalez, *Liberation Preaching: The Pulpit and the Oppressed* (Nashville, TN: Abingdon, 1980), 11-12.

⁶⁴ *Ibid.*, 13.

⁶⁵ *Ibid.*

perspective of the powerless. This fact alone can make a tremendous impact upon the mindset of the powerless of this society. The authors state:

If the major portion of the Bible is written by those who, in their own social situation, are the powerless and oppressed, if it is their perspective on the activity of God that is given us by Scriptures, then surely a more accurate interpretation of the biblical word can be gained by those who currently stand in a parallel place in our own societies than by those who are powerful.⁶⁶

The people of Israel begin their organized life as a band of runaway slaves, escaping the oppression of Pharaoh in Egypt. Almost perversely, God chose a people weak and small in number in preference to the mighty nations of the earth (Deut. 7:7). God does this in part because Israel would then be clear that the power is God's power of deliverance and liberation and not Israel's own strength (Deut. 8:1-20). Two other points must be highlighted concerning liberation theology. First, the role of the powerful is not neglected as the authors state:

Included also are the repentant powerful who have learned through their own bitter experience that God is the defender of the poor and oppressed and not the supporter of the unjust, whether they be kings or nations.⁶⁷

Second, caution must be taken of how poor and oppressed people view themselves. The authors assert:

Yet this does not mean that God prefers those who maintain a low opinion of themselves. Too often humility has been interpreted in this manner. Rather, God seems to choose those who have been made to feel like outcasts, those who are powerless and marginal, and then gives them a new sense of self-worth. God vindicates them in the eyes of their former oppressors.⁶⁸

⁶⁶ Ibid., 16.

⁶⁷ Ibid., 17.

⁶⁸ Ibid.

At this point, this researcher must emphatically state that liberation theology is most definitely Christian theology. Cone states that:

In view of the biblical emphasis on liberation, it seems not only appropriate but necessary to define the Christian community as the community of the oppressed which joins Jesus Christ in his fight for the liberation of humankind. The task of Theology then is to explicate the meaning of God's liberating activity so that those who labor under enslaving powers will see that the forces of liberation are the very activity of God. Christian theology . . . is a study of God's liberating activity in the world, God's activity on behalf of the oppressed.⁶⁹

This researcher's understanding and motivation to respond to those in need is simply based upon his love of all people. God certainly loves all people and it's the Church's responsibility to reach out and help alleviate the suffering of the poor, marginalized and outcasts. Speaking of Christ and helping others, Boff states:

He is in favor of love, spontaneity, and liberty . . . To make love one's norm of life and moral conduct is to impose something very difficult on oneself . . . It is difficult to create a norm inspired by love for each moment. Love knows no limits. It exists only in giving oneself to, and putting oneself at the service of others. And it is only in giving that one has.⁷⁰

The author makes it clear that our relationship with humanity must be motivated by love and not domination. Love is shown to exist in one's giving and service to others.

Jesus Christ is the perfect paradigm of liberation theology as he has a special sensitivity to the poor and marginalized. To these, Jesus feels himself especially called (Matt. 9:13). Basically, it is this researcher's belief that the ministry of Jesus Christ and

⁶⁹ James A. Cone, *A Black Theology of Liberation, Twentieth Anniversary Edition* (Maryknoll, NY: Orbis Books, 1986), 3.

⁷⁰ Leonardo Boff, *Jesus Christ Liberator: A Critical Christology for Our Time* (MaryKnoll, NY: Orbis Books, 1978), 68-69.

Liberation theology are synonymous. Jesus was well aware of the social stratification and class distinction of his day. What was Jesus' response? Boff states:

He (Jesus) breaks the social conventions of the period. He does not respect the division of classes. He speaks with all. He seeks contact with the marginalized, the poor, and the despised. To those who are scandalized he cries out: 'I did not come to call the just but sinners. The healthy do not need a doctor' (Matt. 11:19). He also allows women to accompany him on trips, something unheard of for a rabbi of his time.⁷¹

Jesus is the foremost authority on Liberation theology as distinguished by his interaction with those excluded from mainstream society.

Finally, the validity of Liberation theology and Christian theology are one and the same as Cone asserts that:

Theology is always a word about the liberation of the oppressed and the humiliated. It is a word of judgment for the oppressors and the rulers. Whenever theologians fail to make this point unmistakably clear, they are not doing Christian theology but the theology of the Antichrist.⁷²

Theology must not be theory only, but must become praxis. Oppression and suffering is taking place in many parts of the world. This distasteful phenomenon has caused Liberation theology to spread from Latin America to North America and beyond. At the root of oppression is sin, which demands a "radical liberation." Gutierrez states:

This radical liberation is the gift which Christ offers us. By his death and resurrection, he redeems man from sin and all of its consequences . . . "It is the same God who, in the fullness of time, sends his Son in the flesh, so that He might come to liberate all men from all slavery to which sin has subjected them: hunger, misery, oppression, and ignorance, in a word, that injustice and hatred which have their origin in human selfishness." This is why the Christian life is a passover, a transition from sin to grace, from

⁷¹ Ibid., 73-74.

⁷² James H. Cone, *God of the Oppressed* (MaryKnoll, NY: Orbis Books, 1999), 76.

death to life, from injustice to justice, from subhuman to the human.⁷³

Liberation theology manifests itself in the life of the local church. The following ministries are tremendous examples of transformation—the change of suffering individuals and communities into centers of hope and liberation. This praxis of liberation theology demonstrates the power of the Church and stewardship at work.

The church's service is not just to its constituent membership, but also to the community at large. Service is the means by which the church provides witness. The church becomes relevant and meaningful as it serves the community at large, which certainly requires financial resources. Dr. Anthony T. Evans in his book *America's Only Hope: Impacting society in the '90's* states “when the church is being the church as God intended it, it has to make a difference in society because God's program is not neutral.”⁷⁴ The church must be proactive in fighting the ills of our society and must be seen as the leading agent of change throughout society. “These men turn the world upside down.” That was how secular society described the Christian church of the first century (Acts 17:6). Their statement was an acknowledgment that the presence of Christians transformed the social order.⁷⁵ The church must not view itself as a community that remains behind the “four walls” of the building; the church must come alive and serve because the world is desperately lost without the church's impact, which gives glory to God. The service of the church must never be for the sake of the church, but for the sake of God. Tony Evans states:

⁷³ Gustavo, Gutierrez, *A Theology of Liberation* (MaryKnoll, NY: Orbis Books, 1973), 176.

⁷⁴ Tony Evans, *America's Only Hope: Impacting Society in the '90's* (Chicago, IL: Moody Press, 1990), 45.

⁷⁵ Ibid.

We don't just feed the hungry so they will be fed; we feed them so that God will be seen. We don't get people off drugs just so they aren't addicted; we get them off drugs so they will see the Father. We don't stop abortions just so babies will live; we stop abortions so people will see God's hand in the life of every human being . . . The church is not just another charitable, social service agency. Only the church can do good in a way that glorifies God.⁷⁶

There are great works going on throughout the country by many ministries in very difficult communities. Economic difficulties, HIV and AIDS woes, teen delinquency, teen pregnancy, homelessness and drug usage are just a few of the vast problems churches are fighting against. Thankfully, many churches are finding creative ways of transforming communities one person at a time.

Rev. Dr. Alfred C. D. Vaughn, pastor of the Sharon Baptist Church located in Baltimore, Maryland, states: "One cannot separate the social conditions of mankind from the spiritual. You cannot tell a hungry man about God until you have satisfied that hunger."⁷⁷ Under Dr. Vaughn's leadership, (1986-present), Sharon Baptist Church has implemented some very powerful ministries that have provided tremendous service to the community:

- 1) Self help and Resource Exchange (SHARE), a food cooperative that requires each participant to volunteer at least two hours of service to a designated community organization.
- 2) Annual back to school giveaway – It was discovered that many children in the community received the latest back-to-school fashions but received inadequate

⁷⁶ Ibid., 53.

⁷⁷ Michael A. Battle, Sr., *The African-American Church At Work* (St. Louis, MO: Holdale Press, 1994), 82.

school supplies. This program supplies approximately 2,500 students with complete school materials that will be adequate for one year.

- 3) One-tenth of the church's annual budget is set aside to assure members of the congregation and citizens of the community that there will be help when misfortune strikes. Aid is given in terms of providing direct payment for rent and utility bills.
- 4) Periodic canvasses of the neighborhood for the sole purpose of witnessing and not soliciting memberships.
- 5) Open door policy for funerals, weddings, etc. One does not have to be a member to qualify for this service.⁷⁸

Certainly this church has become a transforming agent within the community, as reflected in the amazing results of this type of service to the community. "Under Rev. Vaughn, Sharon Baptist Church has experienced resurgence in growth. The membership has more than doubled and the annual budget has increased from approximately \$138,000 in 1985 to nearly \$900,000 in 1992. This enables the church to adequately provide the human and financial resources needed to implement 'missions and evangelism' programs."⁷⁹

This example of dynamic service shows the power of effective stewardship in regard to financial resources. One-tenth of \$900,000 is \$90,000, which is a tremendous amount of financial resources to be used to meet the needs of people with rent and utility bill problems. This service to the community is powerful and impacting for the cause of

⁷⁸ Ibid., 83-84.

⁷⁹ Ibid., 84.

Jesus Christ. This researcher must here clearly state that the one-tenth of financial resources for social outreach ministries is not the “ceiling” but the “floor” or starting point of money for this purpose.

The Brookland Baptist Church of Columbia, South Carolina pastored by Rev. Dr. Charles Jackson, Sr. has a very dynamic community outreach program. This church has more than fifty ministries highlighted by its own Brookland Foundation. This Foundation is a separate corporation owned by the church and chaired by Dr. Jackson, has a very powerful HIV/AIDS ministry. It includes many volunteers trained to provide prevention education and care for those individuals and families affected. A major ministry is the Black Male Youth Conference, which has existed for more than ten years. This very important ministry has established a permanent male youth institute, which provides year-round counseling, mentoring, education and guidance for youth and their parents, teachers and other leaders.⁸⁰

Dr. Jackson has been the pastor of Brookland Baptist Church for nearly thirty years with over three thousand members. This congregation has tremendous financial resources, which helps to make a tremendous impact upon the community of Columbia, South Carolina and beyond. It would be very difficult for any church to grow spiritually and numerically if it disregards the community outside its doors.

The local church must be viewed by the community as part of the community. As the church impacts its community, it most certainly will make an indelible mark upon young people. Kara King, a seventeen-year-old member of Bible Way Church of Columbia, South Carolina, is active in various youth ministries. Kara, who is president of

⁸⁰ Andrew Billingsley, *Mighty Like a River: The Black Church And Social Reform* (New York: Oxford University Press, 1999), 190-191.

the senior class at Dreher High School, is one of the organizers of the Carolina Youth Network. This is a statewide group who campaigns against guns, substance abuse and violence in public schools. Because of her great work, Kara King has been appointed to a national advisory committee by U.S. Attorney General Janet Reno.⁸¹ The Bible Way church led by Elder Darrell Jackson for more than ten years is widely known and admired in the community for its home-ownership program. This church used its own funds to build one hundred homes. These homes have been made available to low and moderate-income families under favorable mortgage arrangements. When churches effectively use their resources to serve the community, the liberating power of Jesus Christ is at work.

“These three churches (Bible Way Church, Bethel Church, Brookland Baptist Church) and hundreds of others in our study act consistently on the view that only by paying careful and creative attention to the youth of the church and community can they ensure the viability of both the church and the community in the years ahead. It is the most important contribution they can make to changing the society for the better.”⁸² It is extraordinary to see so many different ministries throughout the country serve the community. Rev. Dr. Terry Thomas, in his work *Mobilizing Your Local Context For Social Change*, states: “Each congregation has a unique call to ministry, and the congregation’s location and constituents greatly impact the uniqueness of the congregation’s call to ministry.”⁸³ What is important to recognize about the aforementioned ministries is that they all have entrusted their financial resources to make

⁸¹ Ibid., 192-193.

⁸² Ibid., 193.

⁸³ Terry Thomas, *Mobilizing Your Local Context For Social Change* (Durham, NC: Thomas Publishing, 2001), 8.

an impact on the community for the cause of Jesus Christ. They have all made a faithful commitment to responsible stewardship.

Dr. Terry Thomas, pastor of West Durham Baptist Church in Durham, North Carolina has put forth the concept of *turf*. Turf encompasses the boundaries surrounding their local church, which the church claims as its own territory to serve. Dr. Thomas further states, "So for a congregation to begin to embrace the social ills and the needs within their community, the congregation must define its turf. Subsequently, the social ills of the community are also social ills of the congregation; the concerns of the church are also the concerns of the community."⁸⁴ Faithful stewardship shown by these ministries demonstrates the powerful impact financial resources have in the life of the community.

One of the great problems facing depressed communities throughout the nation is the people who grow up in the ghetto, get great educations and careers, but never return to the ghetto and make it better. Recognizing this awful problem and the continued devastation it creates, Dr. John M. Perkins founded and chairs the Christian Community Development Association. This association has started three church-based ministries among the poor in Mississippi and California. Understanding the powerful impact of stewardship and finances, Dr. Perkins' vision was to reach children at a very young age in these poor communities and guide them all the way through college, including financial support for the students as well. These young people would also be nurtured in their spiritual development. Upon completion of college, they would return with valuable education and skills to start programs that will continue to develop their communities.⁸⁵

⁸⁴ Ibid., 13.

⁸⁵ John M. Perkins, *Restoring At-Risk Communities: Doing It Together & Doing I Right* (Grand Rapids, MI: Baker Books Publishing, 1995), 23-24.

This concept of community development has yielded spirit filled and staggering results. In Mendenhall, Mississippi, leaders Dolphus and Rosie Weary and Artis and Carolyn Fletcher started a church. They also started a Christian school, law office, health center, and various businesses.⁸⁶ Imagine this Mississippi community without these major ministries and businesses. Imagine these communities without the financial backing provided by the Christian Community Development Association founded by Dr. Perkins. The use of financial resources shows again the immeasurable impact of Christian stewardship. Financial resources gathered by the local church would be less meaningful if some of those dollars were not used to benefit the larger community. The church's impact is on display when it reaches out to the downtrodden, poor, hungry, needy, lost, left behind and other outcasts. Jesus was determined to meet the needs of all who needed him, especially those groups of people. Jesus says in Luke 4:18-19:

The Spirit of the Lord is upon me, because he has anointed Me to preach the gospel to the poor; He has sent Me to heal the brokenhearted, To proclaim liberty to the captives and recovery of sight to the blind, To set at liberty those who are oppressed; To proclaim the acceptable year of the Lord.

If the community is important to Jesus, it must be as important to His body, the church. The church must continue to use its vast resources, human and financial, to make the difference in the lives of untold millions. The church must not be indifferent to the plight of a lost world, but must respond to the needs of that lost world. Responsible stewardship through Christian Community Development Association has demonstrated how financial resources from the church can recreate community. Dr. Perkins' key elements to Christian Community Development include:

⁸⁶ Ibid., 24.

1. Begins with felt needs of the people in the community
2. Responds to those needs in a holistic way
3. Is based on clear Biblical principles
4. Is “time-tested”
5. Develops and utilizes leaders from within the community
6. Encourages relocation – living among the poor
7. Demands reconciliation – people to God and people to people
8. Empowers the poor through redistribution – all community members sharing their skills, talents, education, and resources to help each other.⁸⁷

Certainly, the sharing of resources most definitely would include financial resources. For ministry to be effective there is no way to exclude financial resources. The Mendenhall, Mississippi Church became so effective that it even developed a Pastor Development Program, which is nurturing Black church leadership throughout the entire state of Mississippi.⁸⁸ What an awesome witness to the community for this ministry to help equip the entire state with better-trained and prepared pastors.

The world and the church have both entered the twenty-first century. The church must strive not to be left behind by the world. The church must convince people that the message of Jesus Christ is still relevant and meaningful even in the twenty-first century. One of the greatest problems facing the church today is to reach people on an individual level. Churches must commit financial resources to the missions budget to reach people and their needs. Of the three hundred and forty thousand Christian churches in the United

⁸⁷ Ibid., 26.

⁸⁸ Ibid., 24.

States of America, one-half are small congregations with less than one hundred people. These churches are slow to make any changes, attract few visitors and offer little to the community in which they reside. These congregations are elderly, proud of their history and value the traditions of the past.⁸⁹ These numbers are staggering: one hundred and seventy thousand churches have little or no impact at all upon the community at large. What's potentially devastating is that these congregations may not recognize that they are literally dying a slow death. Their finances are primarily used for survival. These facts make the remaining churches' job that much harder.

The Bethel Gospel Assembly of Harlem, New York has an awesome missions ministry. Bethel's massive structure, formerly the James Fennimore Cooper Junior High School, sits on an entire city block between Madison and Fifth Avenues.⁹⁰ This church is "zealously evangelistic, thoroughly committed to holistic ministry, and globally oriented in its missions program."⁹¹ This Black congregation is made up primarily of North American, Caribbean, and African believers with a tremendous presence in the inner city. Bishop Pastor Ezra N. Williams' ministry has been mission focused as the church has missionaries in many places around the globe. These locations include: Zambia, Cameroon, Sierra Leone, Nigeria, Israel, Japan, India, and the Caribbean, as well as urban ministries in the United States. By the 1980's, Bethel's annual missions budget was one hundred and fifty thousand dollars.⁹²

⁸⁹ George Barna, *The Second Coming Of The Church: A Blueprint For Survival* (Nashville, TN: Word Publishing, 1998), 15-16.

⁹⁰ Robert D. Carle and Louis A. Decaro, Jr., *Signs Of Hope In The City: Ministries Of Community Renewal* (Valley Forge, PA: Hudson Press, 1997), 71.

⁹¹ Ibid.

⁹² Ibid., 73.

However, the vision and ministry didn't stop there. In 1997, Bethel launched Urban Global Missions Alliance (UBIMA) to foster commitment among African American churches to missions. This organization has affiliate churches in New York City, the Caribbean, Africa and Japan. This ministry is another incredible example of how the effective use of financial resources results in the church serving the world. This is the type of stewardship that effects change in communities around the world. This is the type of stewardship that is continually needed to bridge the gap between effective churches and non-effective churches. From the ministries studied during this research, there is a direct relationship between effective use of financial resources and growing churches. These churches have in essence become "Kingdom builders" here on earth. These churches are not merely surviving; they are thriving because they are moving out to where the people are and helping those people meet their needs. Ephesians 2:8-10 states:

For by grace you have been saved through faith, and this is not your own doing; it is the gift of God—not the result of works, so that no one may boast. For we are what he has made us, created in Christ Jesus for good works, which God prepared beforehand to be our way of life.

The church must serve and must be about "good works." A very important ministry that has greatly enhanced the service of the church to the community has been economic development, which enhances the ability of the church to create jobs for the community at large. Business ownership has become very important to the African American due to the realities of racism, discrimination, and prejudice, which still exist in American society. The African American community must rely upon itself to create community and strong economic viability and self-sufficiency.

Dr. Walter Malone, Jr., senior pastor and founder of the Canaan Missionary Baptist Church in Louisville, Kentucky, has developed a church-based community

development corporation to bring economic empowerment to the African American community. Dr. Malone emphasizes the overwhelming importance of the Black church and economic development when he states, “There is no organizational structure that provides for ongoing investments into programs that can build our community. The Black Liberation church has historically been on the vanguard for social and economic justice.”⁹³ Dr. Malone’s understanding of community development and stewardship does not allow the church to think of itself as a for-profit business. Churches must not continue to collect and store money and watch the interest grow with no willingness to address community needs. Dr. Malone states:

The church is a non-profit business. The church is seeking to respond to human need. As such the church will always need financial support to carry out its ministries. The church can give dignity to the idea of stewardship by being responsible as a collective body. Through the years, churches have used different methods to gather financial support for its work.

After receiving financial support through the practice of individual stewardship, the church as a collective body must practice responsible stewardship through ministering to human need. The “Great Commission” in the gospel of Matthew 28:19-20 speaks of the mandate given to the church to minister to the world. It is through our togetherness or collective responsibility that we can carry out this task.⁹⁴

The church-based community development of Canaan Missionary Baptist Church has implemented a computer-training program, Child Development Program, Housing Development Program, and Educational Scholarships Program. There are other programs as well, which show the commitment to responsible stewardship and service of the church to the community.

⁹³ Walter Malone, Jr., *From Holy Power To Holy Profits: The Black Church And Community Economic Empowerment* (Chicago, IL: African American Images, 1994), 45.

⁹⁴ *Ibid.*, 105-106.

Another great ministry is the Mississippi Boulevard Christian Church of Memphis, Tennessee. A fantastic outreach ministry of the church is called the “Saturday Mini Mall.” The mini mall consists of fifty or more businessmen and women with portable booths selling all types of things from Afro-centric clothing, toys, original crafts and lawn care service. Balloons and popcorn for children, blood pressure tests and other screenings are part of the Health Fair. This ministry grew to seven thousand five hundred members at one point.⁹⁵ Held in the large parking lot of the church, the mini mall has served the community as people take advantage of these services provided as a part of the Mississippi Boulevard Christian Church mission. This researcher had the great honor and privilege to visit this awe-inspiring ministry as part of his Doctoral peer seminar, April 7–11, 2003.

Again, meeting the needs of people is the great service that the church provides. When ministries such as Mississippi Boulevard Christian Church reach out to the community, these ministries cannot be ignored.

A major key to understanding the success of the ministries mentioned throughout this research is their understanding of “ownership.” Evans states:

Part of being in God’s family is learning how to share with one another, for we are merely stewards of what God has given us. Nothing belongs to us to the point that we are sovereign over it. We were born with nothing and will die the same way—naked and broke.⁹⁶

As the church recognizes God’s ownership of all resources including financial resources, serving the community can become a more central focus. Churches with vast financial resources have an even greater responsibility to those in need. Evans further

⁹⁵ John Perkins and Jo Kadlecsek, *Resurrecting Hope: Powerful Stories Of How God Is Moving To Reach Our Cities* (Ventura, CA: Regal Books Publishing, 1995), 95.

⁹⁶ Evans, *America’s Only Hope*, 128.

states: “wealth enables us to promote and fund the Kingdom of God—to meet needs.”⁹⁷

This research is absolutely clear that ministries that make the community a significant priority have no problem attracting members to the body of Christ.

An important ministry is the after-school program. Among the twenty-seven outreach ministries of the Oversea Chinese Mission (OCM) is an after-school program that serves eighty students of the Chinatown community in New York City. This ministry of more than one thousand members had a missions budget in 1996 of three hundred twenty thousand dollars.⁹⁸ The eight paid part-time workers and several volunteers staff the after-school program of the OCM. The students are served every school day from 2:30 to 6:00 p.m., helped with homework, provided with recreational activities and given refreshments. This ministry is so important because many children are left alone at home between those very hours because many of their parents are working.

Children unsupervised can fall into different problematic situations. Crime, drug activity, and sexual activity are just a few of the negative situations prevented by this after-school program. The OCM also provided scholarships for nineteen seminary students, totaling thirty-two thousand dollars. This great ministry believes in equipping leaders to do the work for Jesus Christ. With more than one million six hundred thousand people of Chinese ancestry, ministries like OCM will continue to be extremely important.

The church meeting the needs of the people is the kind of service and witness that will give glory to God. Ministry to the community will definitely continue to require financial resources. The church must continue to make its presence known!

⁹⁷ Ibid., 129.

⁹⁸ Carle and Decaro, Jr., *Signs Of Hope In The City*, 193.

CHAPTER FOUR

METHODOLOGY

In order to establish a group to participate in this ministry model, the researcher solicited the ministry context through a letter of invitation (Appendix A). From the responses to the letter of invitation, twelve people became the project group. This letter of invitation was made available to the ministry context on the first Sunday of October, 2002. The project group verbally committed to support the research throughout the entire research period.

The subject matter involving stewardship was determined by the initial pre evaluation survey. The subject matter was determined also by simply developing a series of studies on the components of stewardship. The three major areas of stewardship include the manager (steward), the entrustment (that which is to be managed), and a final accounting unto God.

The model included a pre evaluation survey to assess the general knowledge of stewardship among the project group. Also included was a post evaluation survey to assess whether or not an attitudinal change toward moving money into social outreach ministries occurred. The intervention involved a series of bible studies on stewardship, including a study of the process of moving money into social outreach ministries. The series of bible studies was consistent over a four-week period from October 16, 2002 to November 7, 2002 at the ministry context's location.

The first bible study consisted of an introduction to stewardship, with emphasis upon God as the owner of the universe and mankind as God's steward. The second bible study focused upon financial giving—tithes and offerings. The third bible study focused upon stewardship and spiritual gifts, including a listing and description of spiritual gifts. The fourth and final bible study intently examined stewardship and missions with special emphasis upon the detailed process of moving money in social outreach ministries.

CHAPTER FIVE

FIELD EXPERIENCE

The project field experience took place over a period of five weeks dating from October 6, 2002 to November 13, 2002. A cover letter (Appendix A) was made available to the ministry context at the morning worship on the first Sunday of October. A study group was formed from the response to the cover letter with four men and eight women making up the study group. This numerical make-up was representative of the congregation as female members outnumber the male nearly two-to-one.

On October 16, 2002, the first bible study session began at 6:30 p.m. and ended at 8:00 p.m. All twelve members of the project group were present and on time to begin the four weeks of study. A pretest Stewardship questionnaire (Appendix B) was given to assess the general knowledge of the group at the starting point. The questionnaire contained ten questions with various choices for the answer ranging from “strongly agree” to “strongly disagree,” which represents a closed-ended style question.

The bible study session opened with prayer and the lesson introducing stewardship to the group began. The lesson (appendix C) revealed that God is owner of everything as Creator of the universe. The group was very attentive and expressed a need to know more about stewardship. The lesson also revealed that people are stewards but that their way of living would determine whether or not they were good or bad stewards. The three major areas of stewardship were discussed: a responsible manager, a definite entrustment, and a

final accounting. Some were unaware that every person is definitely a steward. The session ended with prayer after this researcher, who was the teacher for all studies, reminded the group of the next session in one week.

The second bible study session was held on October 23, 2002 at the church with all members of the group present. The second bible lesson (Appendix D) dealt with tithes and offerings. This study session opened with prayer and the session began with a brief review of the previous week's lesson introducing stewardship. The study group was ready to move on with the subject of tithes and offerings. The discussion centered on the difference between tithes and offerings and what exactly is the tithe. "Is tithing still necessary and relevant in the church of today?" was discussed as well. Dr. Frederick K. C. Price's book *High Finance: God's Financial Plan Tithes and Offerings*, was a helpful resource for this study. Emphasis was placed upon the stewardship principle of "manager" of finances rather than worldly notion of "owner of my money." The session was helpful to the group and this researcher as well. This session ended with prayer.

The third bible study session was held on October 31, 2002 at 6:30 p.m. until 8:00 p.m. in the church's sanctuary, where all the other sessions had been held. The third lesson (Appendix E) on spiritual gifts and stewardship was vitally important to establish the link between the gifts of God and stewardship. The focus of expanding the context's understanding of stewardship had to include spiritual gifts. The four groupings of spiritual gifts were discussed, including the "gift of giving."¹ This lesson was spirited as the group became very interested in gaining a better understanding of their own spiritual gifts.

¹ Romans 12:8

This researcher realized that a gift assessment tool was necessary to aid the group and context of ministry overall. So an assessment tool was sought for implementation in the context at a later time. *Charts of Christian Theology and Doctrine* by H. Wayne House was helpful to this session.

The final Bible study session on stewardship and missions was held on November 7, 2002 at the church. All twelve members of the project group were present and ready to finish the field experience. This lesson (Appendix F) focused on the need of the church to be concerned about social outreach ministry. This researcher identified several social outreach ministries that the context could support in the Toledo community. Potential recipients included The Toledo Urban Federal Credit Union, The Toledo Kitchen for the Poor, Family House Homeless Shelter and Big Brothers and Sisters of Toledo. All of these agencies reach a very needy group of individuals and families with major problems.

The connection was made between missions and stewardship because stewardship of the gospel requires the delivery of a message of hope to the downtrodden. A presentation was made by this researcher on the "Five Phases of Stewardship Development" and a booklet was given to each participant (summarized in Appendix G). This booklet detailed the necessary activities to build a stewardship ministry model, including social outreach ministries. Also a handout was given entitled *Moving Money into Social Outreach Ministries* (Appendix H), detailing a simplified five-step process of moving money into social outreach ministries. Following the study, a brief review of all four bible study lessons was given. A post-evaluation questionnaire (Appendix I) was administered by this researcher to measure for a change of attitude regarding moving money into social outreach ministries as the result of an expanded understanding of stewardship. The session ended with prayer and a fellowship meal.

Context associates were helpful in assisting this researcher with the pre-evaluation and post-evaluation questionnaires. They made sure that each person had a writing utensil. They called study group members with a polite reminder of the study sessions. They were instrumental in the fellowship meal at the conclusion of the study sessions. Meetings with the context associates were meaningful encounters where they shared an interest in making a difference in the community. The context associates became a source of great encouragement for this researcher as the duties of pastor, home, and school became a challenging balancing act.

The Results of the Model (Appendix J) were very interesting for this researcher's project entitled "Expanding A Local Congregation's Understanding Of Stewardship: Moving Money Into Ministry." This research revealed through the sample population that many members of the congregation did not have a broad understanding of stewardship. This researcher learned that stewardship teaching, preaching, and evaluation, must continue on a regularly scheduled basis. This researcher truly enjoyed working with the project group because they really supported the study sessions with their presence and participation. The field experience was so meaningful and from all of the vast stewardship materials gathered through research, a *Stewardship Manual* (Appendix K) was compiled. The manual includes the five-phase process of moving money into social outreach ministries.

The results of the pre-evaluation and post-evaluation survey were very encouraging and meaningful. To see the following results after the Bible study sessions enhanced the sample population's understanding of stewardship, represents a true blessing. To the inquiry "Fundraising is stewardship," the pre-evaluation results revealed that 33.3% strongly disagreed. The post-evaluation results revealed 83.3% of the sample

population strongly disagreed that fundraising is stewardship, which represents a 41% increase. To the second inquiry of “Stewardship involves an entrustment,” the pre-evaluation results were 66.7% strongly agreed. The post-evaluation results to the same inquiry resulted in 91.7% strongly agreed that stewardship involves an entrustment, which represents a 25% increase of enhanced understanding of stewardship.

The pre-evaluation survey took place on October 16, 2002 and the post-evaluation survey took place on November 7, 2002. To the third inquiry, “Stewardship involves individuals,” the pre-evaluation survey revealed 4 of 12 or 33.3% of the sample population strongly agreed. However, there was one or 8.3% of the sample population that did not respond. The post-evaluation survey revealed that 11 of 12 or 91.7% of the sample population strongly agreed which represents an enhanced understanding of stewardship, which is a 58.4% increase. To the fourth inquiry, “Stewardship involves management,” the pre-evaluation results revealed 9 of 12 or 75% of the sample population strongly agreed. The post-evaluation survey to the same inquiry revealed 11 of 12 or 91.7% strongly agreed, which represents an enhancement of 16.7%. To the fifth inquiry, “Stewardship involves spiritual gifts,” the surprising results of the pre-evaluation survey revealed only 3 of 12 or 25% strongly agreed. The post-evaluation survey results to the same inquiry revealed that 11 of 12 or 91.7% strongly agreed that stewardship involves spiritual gifts. These results represent the greatest enhancement of understanding the relationship between stewardship and spiritual gifts. The percentage of increase was sixty-six point seven (66.7).

To the sixth inquiry, “Stewardship involves groups,” the pre-evaluation survey revealed that 5 of 12 or 41.7% of the sample population disagreed or strongly disagreed. The post-evaluation results to the same inquiry revealed that 10 of 12 or 83.3% strongly

agreed that “stewardship involves groups.” The enhanced understanding of stewardship in this area increased 41.7%. To the seventh inquiry, “Stewardship should be translated into ministry,” the pre-evaluation survey revealed 8 of 12 or 66.7% strongly agreed. The post-evaluation survey revealed 10 of 12 or 83.3% strongly agreed which is representative of a 16.6% enhanced understanding of stewardship in this area. However, to the aforementioned inquiry, there was one or 8.3% of the sample population that gave no response.

To the eighth inquiry, “Every individual is a steward,” the pre-evaluation survey results revealed that 66.7% of the sample population strongly agreed. The post-evaluation survey results revealed 11 of 12 or 91.7% strongly agreed with the same inquiry. This result represents a 25% increase in the enhancement of understanding of individual stewardship. To the ninth inquiry, “Stewardship involves a final accounting,” the pre-evaluation survey results revealed that 6 of 12 or 50% of the sample population strongly agreed. The results of the post-evaluation survey revealed that 11 of 12 or 91.7% strongly agreed with the same inquiry. This result represents a 41.7% increase in enhanced understanding.

To the tenth and final inquiry, “Tithing is a part of stewardship,” the pre-evaluation and post-evaluation survey results revealed that 10 of 12 or 83.3% strongly agreed with no statistical increase of enhanced understanding. However, to the tenth inquiry on the post-evaluation, there was one or 8.3% of the sample population that did not respond. The aforementioned statistical data is displayed in the attached graphs.

A greater consciousness to the needs of social ministries is definitely a result of this model of ministry. As planning for the future continues among the church leadership, money for social outreach ministries will be discussed among the leadership. The results of

the model revealed that there is significant understanding of stewardship among the project group. However, “high” priority among the church leadership in allocating financial resources to social outreach ministries must be maintained. The model revealed that the project group had great understanding that every individual is a steward. One is either a good steward or poor steward, but all are stewards.

CHAPTER SIX

REFLECTIONS, SUMMARY, AND CONCLUSION

Reflection upon the field experience has been very helpful for the future of the stewardship program of this researcher's ministry. The field experience was very helpful because it opened the minds of the participants to a broader understanding of stewardship. Good stewardship requires the total of one's existence to be used for the God of glory. As stewards, we are managers of the affairs of God the Owner of the universe. God entrusts humanity with the care of his world and there will be a final accounting of our stewardship unto God.

The ministry model was a success because attitudes were changed toward moving money into social outreach ministries. However, it must be stated that attitudes are not easily changed and commitment to change must be an on-going and continuous process. Awareness of missions opportunities must be maintained by monitoring "requests made" from the community to the church on a weekly basis through a missions log noting actions taken. Moving money into social outreach ministries is not a simple and careless process. Facts of the requestor's situation should be ascertained as a means of authentication. For example, call the electric company to see if the person's electricity is really disconnected, etc.

Realistically, changes in the way people behave are very difficult, especially when it comes to tithing. This researcher wants all others who attempt such an endeavor to fully

understand that change is an on-going process. Real success cannot be obtained over a four to six weeks study. Real change occurs when it is budget time and money is allotted for the social outreach ministries. Real change occurs when the church helps to transform the life of its local community. Real change cannot take place without lay leaders and church leaders leading the way through personal example.

Teaching must be systematic and consistent through bible study, Sunday school, lectures and seminars to continue the transformation of the congregation into a tithing congregation who supports missions. As many leaders as possible need to actively participate in the implementation of such a stewardship ministry project. The positive involvement of the leadership will certainly send positive signals to the congregation overall to support this ministry endeavor. Also, personal testimony must be used to encourage the congregation with the effect of tithing and support of missions. A person who was not a tither and has become a tither should tell of the difference in his or her life since becoming a tither. Also, a person who has been helped by the missions ministry should tell of the impact of the church's involvement in their life situation. However, this type of personal testimony must always be voluntary and never a condition of the church's offer of assistance.

"Expanding a Local Congregation's Understanding of Stewardship: Moving money into Ministry" was the ministry project carried out by this researcher. In an effort to help this researcher's ministry context to place more emphasis upon social outreach ministries, stewardship education became the primary means to promote change. The first study session introduced the test population to Christian stewardship. The three component parts of stewardship are 1) a responsible servant (manager), 2) a definite entrustment, and 3) a final accounting unto God. The second bible study dealt specifically

with tithes and offerings, and reasons to give to the church. The third study explored the relationship between spiritual gifts and stewardship. The four groupings of spiritual gifts were highlighted and the purpose of spiritual gifts was discussed as well. The fourth study discussed missions and stewardship.

This lesson was very important because financial resources are directly related to fulfilling social outreach ministries. Good stewardship demands accountability, as people are not permitted to just do whatever they want without consequences. Each person is a steward and thus owner of nothing, but only a caretaker. Financial resources are in abundance at the United Missionary Baptist Church. Yet, very little is spent to assist the needy inner city Toledo community in which the ministry resides.

Perhaps the greatest impact of this research ministry project has been upon this researcher. This journey has required courageous faith and an unyielding commitment to endure and persevere to the completion of the journey. The support of this researcher's ministry context associates was phenomenal and uplifting. Their support along with the support of peer associates lifted this researcher far beyond his own ability. Stewardship throughout every aspect of this researcher's life has been in the process of transformation due to this ministry project. The care of the body, the management of time, the care of the gospel and people of God, respect for family life and friendships have taken on new meaning due to the researcher's own expanded understanding of stewardship.

What I really learned from this process is that with God all things are possible. God is faithful, no matter what challenges a person may face. God will help a person when no one else will; God will place people along one's path to help out in the many difficulties of life. What truly blessed me were the people in my ministry context who were so willing to help me. My administrative assistant, Sambretha Bailey, typed morning and night

without a request for one penny. The people in various places around the country who have consistently prayed for me helped tremendously.

There have been no major surprises, except the great difficulty of making it all the way through. I must confess that I had no idea successful completion would be so difficult. I have been stretched to the point of breaking, but I'm still holding on to the faith to finish the assignment. The financial burden was overwhelming at times as my Doctoral group traveled on a regular basis.

A great support system for me was my peer associates. Rev. Dr. Harold A. Hudson the elder male member of the group became a father-figure for the group. I stuck close to Dr. Hudson and he saw my need of a close companion. He was a source of strong encouragement to me, as my journey seemed all "uphill." Dr. Hudson would stay in contact with me on a regular basis, as he was always just a phone call away.

Why did I subject myself to such a rigorous process? Because I truly believe that the Body of Christ needs the best available ministers. I believe that God will honor the strenuous process of obtaining a doctoral degree. I believe that the church community needs new models of ministry for the twenty-first century. The social ills of communities all across the land, and specifically the urban settings, demand that great efforts must be made to combat the evil that destroys so many.

Dr. Terry Thomas and Dr. Ricky Woods did not give up on me! Because of this process of endurance and perseverance, I have a new passion, hunger and thirst to be the best man of God I can be. This investment will be used for the Glory of God. I have a new sense of determination and commitment to alleviate the condition of the needy people in the community. I truly am blessed by sticking to the program all the way to the end!

My love for God, more than anything else, has increased through this very difficult process. The force that kept me moving was the reality that God would help me do it (Judges 6:11-16). The hurdles and obstacles to the completion of this project are too numerous to mention. However, this miracle of completion is birthed out of that enormous scripture which states:

Now unto him that is able to do exceedingly abundantly above all that we ask or think, according to the power that worketh in us, Unto him be glory in the church by Christ Jesus throughout all ages, world without end. Amen. (Eph.3:20-21)

APPENDIX A
COVER LETTER

October 6, 2002

Dear United Church Members,

As a doctoral candidate at United Theological Seminary, I need a group of people to participate in a stewardship ministry project. I will conduct a series of four Bible studies on this very important ministry for the life of our church. A survey questionnaire will also be included in the session at the beginning and end of the four studies. Your attendance will be necessary and mandatory for the dates: Oct. 16, Oct. 23, Oct. 31, and November 7, 2002 from 6:30 p.m. to 8:00 p.m. here in the church's sanctuary. This process is in no way intended to be judgmental but enlightening and edifying to the body of believers.

I humbly appreciate your assistance and support in this very important spiritual endeavor. This series of study has the great capability of enhancing each person's understanding of stewardship and it should be a fun experience as well.

Thank you for your thoughtful consideration.

Sincerely,

Pastor Hill
Doctoral Candidate
United Theological Seminary

APPENDIX B
STEWARDSHIP PRE-EVALUATION QUESTIONNAIRE

STEWARDSHIP QUESTIONNAIRE

Thank you for your participation in this survey on stewardship. If you need any help reading the questions please let the facilitator know. We will discuss stewardship in Bible study, so relax and do your best.

1. Fundraising is stewardship.
A) strongly agree B) agree C) disagree D) strongly disagree E) no answer
2. Stewardship involves an entrustment
A) strongly agree B) agree C) disagree D) strongly disagree E) no answer
3. Stewardship involves individuals
A) strongly agree B) agree C) disagree D) strongly disagree E) no answer
4. Stewardship involves management.
A) strongly agree B) agree C) disagree D) strongly disagree E) no answer
5. Stewardship involves spiritual gifts
A) strongly agree B) agree C) disagree D) strongly disagree E) no answer
6. Stewardship involves groups
A) strongly agree B) agree C) disagree D) strongly disagree E) no answer
7. Stewardship should be translated into ministry
A) strongly agree B) agree C) disagree D) strongly disagree E) no answer
8. Every individual is a steward.
A) strongly agree B) agree C) disagree D) strongly disagree E) no answer
9. Stewardship involves a final accounting.
A) strongly agree B) agree C) disagree D) strongly disagree E) no answer
10. Tithing is a part of stewardship.
A) strongly agree B) agree C) disagree D) strongly disagree E) no answer

Again, thank you for your participation.

APPENDIX C
BIBLE STUDY LESSON ONE

BIBLE STUDY LESSON NO. 1 – INTRODUCTION TO STEWARDSHIP

Stewardship begins in the Old Testament with God. As creator, He holds the right of ownership to everything. God is Creator and Owner! God is Giver, Redeemer, and Sustainer of all.

Genesis 1:1-2a; 12:1-3; Psalm 24; Colossians 1:15-23; Hebrews 1:1-3

God instructs us to fill the earth, to till the ground, and subdue it. But he also gave us the freedom to follow or reject his command. This is the basis for setting up the basic components of our stewardship responsibility. Each person is a steward; all that we possess is a trust from God.

I Chronicles 29:1-18 (especially vv. 14 and 16); 2 Corinthians 8:1-9; 1 Corinthians 4: 1-5; 1 Peter 4:10-11, Isaiah 42:5-7; 49-6; Luke 2:28-34a

Stewardship includes believers themselves because they belong to God. Each person must acknowledge his or her stewardship before God in this life.

I Corinthians 4:1-2; 6:19-20; Luke 12:48; 24:45-49; Acts 1:6-11

God is Lord over all the earth. We are stewards because God entrusts us with things.

Though free to act as we see fit, we are expected to make wise decisions consistent with God's will. Finally, we will one day be held accountable. Each person must ultimately give an account to God of his or her stewardship.

Christian stewardship concerns our responsibility to live wholly for God, managing our resources to give Him glory and honor. It includes the use of and care of our natural resources; it includes what we do with our gifts and talents; it involves the way we manage our time; and it touches every area of life and involves both individual and corporate commitments from us.

Stewardship means that as Christians, we realize that we are accountable to God for the way in which we live our lives, how we take care of our bodies and our health; and how we use our gifts, talents, time and resources that God has blessed us with.

Paul talks about our stewardship responsibility in:

I Corinthians 9:13

- ◆ To glorify God - As Creator
- ◆ To meet human need - Throughout the world
- ◆ To discipline ourselves - To carry out stewardship responsibilities - consistently

- ◆ To acknowledge and share the gospel (The Good News about Jesus Christ and how we are being blessed by knowing Him and to love our neighbors)
- ◆ To support the life, ministry and mission of the Church.

APPENDIX D
BIBLE STUDY LESSON TWO

BIBLE STUDY LESSON NO. 2

TITHES AND OFFERINGS

I. **Psalm 23:1** The Lord is my shepherd, I shall not want (be in need).

◆ **TITHES - THE TENTH PART**

◆ **OFFERINGS - GIVING TO OR INVESTING IN THE GOSPEL.**

- ◆ Tithing has always been God's universal financial principle.
- ◆ It is God's method or way of providing sustenance for his children, for their own personal needs - and then, for the needs of the Gospel.
- ◆ **STEWARDS** of the things of God are to be channels of blessings because God works through human channels.

Genesis 14:13-20

- ◆ **Gen. 14:20** And blessed be the most high God, which hath delivered thine enemies into thy hand. And he (Abram) gave him tithes of all.
- ◆ In verse 20, the word **tithes** is first mentioned. This event happened approximately 430 years before the Law was given to Moses at Mt. Sinai.
- ◆ People were aware of tithes before the Law ever existed. So it is incorrect to say, *"Tithing is under the Law."*
- ◆ **Gen. 28-15-22**
Verse 22 "And this stone, which I have set for a pill, shall be God's house: and of all that thou shalt give me I will surely give the **tenth** unto thee.
- ◆ **A tithe is a tenth.** The word **tithe** means one tenth. If it is **not a tenth**, it is **not a tithe!**
- ◆ You cannot afford not to tithe.

II. **Bring all The Tithes!**

- ◆ The plan has a twofold purpose:
 - 1) To provide all of the material and temporal needs of God's people.

- 2) To promote and spread the Gospel throughout the work or in other words, to ***FINANCE THE PROCLAMATION OF THE GOSPEL***.

♦ **Tithes and offerings are not for God's benefit, but for your benefit.**

Deut. 26:2,3 That thou shalt take of the *first* of all the fruit of the earth, which thou shalt bring of thy land that the LORD thy God giveth thee, and shalt put it in a basket, and shalt go unto the place which the LORD thy God shall choose to place his name there.

Heb. 7:2 To whom also Abraham gave a tenth part (or a tithe) of all; first being by interpretation King of righteousness, and after that also King of Salem, which is, King of peace;

Heb. 7:8

Deut. 26:5-10

III. *Why Bring the Tithe?*

Mal 3:10 Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven, and pour you out a blessing that there shall not be room enough to receive it.

♦ **John 10:10** ... The thief cometh not but for to kill, steal and destroy.

♦ ***Use Your Faith with Tithing!***

IV. Don't Rob (cheat) God - Malachi 3:8-9: ⁸Will a man rob God? Yet you rob me. But you ask, "How do we rob you?" In tithes and offerings. ⁹You are under a curse - the whole nation of you - because you are robbing me.

♦ There is reciprocity, a reciprocal. The moment you give, God gives. It comes immediately!

♦ **Prov. 3:9** Honor the LORD with thy substance, and with the first fruits of all thine increase.

♦ **LEARN TO PAY THE TITHE FIRST!**

♦ **REMEMBER, THE TITHE IS NOT YOURS; IT BELONGS TO GOD. YOU ARE NOT THE OWNER OF THE TITHE.**

Deut. 26:14 I have not eaten of the tithe in my mourning (making the tithe unclear), nor have I handled of it when I was unclean, or given any of it to the dead.

20%, THE PENALTY FOR ROBBING GOD

Lev. 27:30,31 And all the tithe of the land, whither of the seed of the land, or the fruit of the tree, is the **LORD'S**: it is holy unto the **LORD**.

AND IF A MAN WILL AT ALL REDEEM OUGHT OF HIS TITHES@ HE SHALL ADD THERETO THE FIFTH PART (OR 20%) THEREOF.

Luke 6:38 Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom...

- ◆ Can I specify where the tithe goes?
- ◆ Can I buy things (books, tapes, etc.) with the tithe?
- ◆ Should I tithe out of the gross or the net?

The World's Way - The world's economic system is not designed for you to get ahead.

Gen. 12:1-3; 24:29-35

- ◆ God's financial plan is designed so that you can be a channel for the things of this world to be put into the Kingdom of God.
- ◆ **You get blessed because you are obedient to the Word of God. Be obedient to God's Word and God will bless you.**
Ps. 1:1; 3 John 2
- ◆ **Joshua 1:7** Only be thou strong and very courageous, that thou mayest observe to do according to all the law, which Moses my servant commanded thee: turn not from it to the right hand or to the left, that thou mayest *prosper* whithersoever thou goest.

V. Your Treasure (Heart's Desire)

- ◆ Your whole system of values is distorted if your treasure is not in the heavenly realm!
- ◆ Prosperity is for every Christian. It is God's will that you prosper in everything you do. We need to establish the fact that prosperity is of God. Matt. 6:19-21
- ◆ Jesus tells us to put our treasure where our heart is, and our heart is in the things of God, not in the things of this life.

God's Economic Plan - The things that are in your heavenly account are not affected by earthly circumstances. They remain the same, and God pays the same dividends all the time. *(Economic recessions don 't affect God)!*

- ◆ Does not the Bible say that the earth is the Lord's and the fullness thereof? (Ps. 50:12)
- ◆ Get a man's heart right, and you get everything that belongs to him

The three primary reasons why people refuse to tithe:

- 1) "This is my money, not God's money"
- 2) "I cannot afford to tithe"
- 3) A lack of Faith

The wealth that passes through us will bless us at the same time.

Tithe, you can't afford not to!¹

¹ Dr. F. K. C. Price, *High Finance: Tithes and Offerings God's Financial Plan*

APPENDIX E
BIBLE STUDY LESSON THREE

BIBLE STUDY LESSON NO. 3

STEWARDSHIP AND SPIRITUAL GIFTS

The Bible is specific on the subject of stewardship and spiritual gifts.

Ephesians 4:7 Each one of us has received a special gift in proportion to what Christ has given. Each person in the body of Christ has received a gift for the benefit of the whole body.

I COR. 4:1-2 Let a man so consider us, as servants of Christ and stewards of the mysteries of God. Moreover it is required in stewards that one be found faithful. As faithful stewards, believers must use their spiritual gifts for the Kingdom of God here on earth.

I PETER 4:10 As each one has received a gift, minister it to one another, as good stewards of the manifold grace of God. Believers must use their spiritual gifts and not hide them.

A few other biblical passages on stewardship include: **Luke 12:42-43, 16:1-8, 19:13-27**

19 GIFTS OF THE SPIRIT

Scriptures: Romans 12:6-8
Ephesians 4:11
I Corinthians 12:8-10, 12:29-30

The gifts of the Spirit differ from the Fruit of the Spirit in many ways:

GIFTS	FRUIT
Have to do with service	Have to do with character (love, joy, peace, etc.: (5:22-23)
Are a means to an end	Is the end (Rom. 1:11-13)
What a man has	What a man is
Given from without	Produced from within
Is plural	Is singular - "but the Fruit
All gifts not possessed	Every variety of Fruit should be
By every Believer	In every Believer
Will cease	Permanent (I Cor. 13:8-10), Living Bible

Gifts are not talents. Talents instruct, inspire, or entertain on a natural level. Gifts relate to the building up of the Saints (or to evangelization). Something supernatural happens in the one who is ministering when a gift is exercised.

Four Groupings of Spiritual Gifts

I Corinthians 12:8-20

Word of
Wisdom

Word of
Knowledge

Gifts of
Healing

Miracles

Prophecy

Discerning of
Spirits

Tongues

Interpretation
of Tongues

I Corinthians 12:29-30

Gifts of
Healing

Miracles

Prophecy

Discerning of
Spirits

Tongues

Apostles

Teachers

Helps

Administration

Romans 12:6-8

Prophecy

Teaching

Ministry

Encouraging

Giving

Leadership

Showing Mercy

Ephesians 4:11

Prophecy

Apostles

Teaching
(or Teaching
Pastors)

Evangelists

Pastors

Summary of Spiritual Gifts¹

Gift	Description	Result	Example
Prophecy Rom. 12:6 I Cor. 14:25-32	Speaking truth directly revealed from God	Understanding mystery I Cor. 13:2	Timothy—1 Tim. 4:14 Daughters of Philip—Acts 21:8-9
Service, Helping Rom. 12:7	Aiding others to do God's work Giving practical assistance to members of the church	Serving the church and the needy Acts 6:1	Onesiphrus II Tim. 1:16
Teaching Rom. 12:7 I Cor. 12:28 Eph. 4:11	Communicating the truth and applications of the Scripture	Understanding the Word of God Acts 18:26	Priscilla and Aquila—Acts 18:26 Apollos—Acts 18:27-28 Paul—Acts 18:11
Encouraging Rom. 12:8	Urging one to pursue proper conduct or to console	Encouragement Acts 9:27	Barnabas Acts :36
Giving Rom. 12:8	Liberally and cheerfully imparting substance to God's work		
Leadership Rom. 12:8	Organizing and administering the work of the ministry	Order Titus 1:5	Titus Titus 1:5
Showing Mercy Rom. 12:8	Giving underserved aid to others	Sympathy, compassion toward undeserving	Barnabas Acts 9:27
Apostleship I Cor. 12:28 Eph. 4:11	Being an eyewitness of the resurrected Christ and speaking authoritatively about faith and practice	Sets forth God's precepts for the church I Cor. 14:37	Paul—Gal. 1:1 Peter—I Peter 1:1
Evangelism Eph. 4:11	Presenting the gospel with clarity and with a burden for the unsaved	Understanding the Gospel	Philip Acts 21:8
Pastor/Teacher Rom. 12:7 Eph. 4:11	Shepherding and teaching the church	Care and godly instruction Acts 20:28-31	Paul I Thess. 2:7-12
The Message of Wisdom I Cor. 12:8	Perceiving and presenting the truth of God Applying God's Word or wisdom to specific situations	The ability to grasp and apply the revelation given	John I John 1:1-3
The Message of Wisdom I Cor. 12:8	Understanding and exhibiting wisdom from God Revelation from God about people, circumstances, or biblical truth	Truth understood in its spiritual sense I Cor. 2:6-12	Paul Col. 2:2-3

¹ H. Wayne House, *Chart of Christian Theology and Doctrine* (Grand Rapids, MI: Zondervan Publishing House, 1992, 70-73)

Gift	Description	Result	Example
Faith I Cor. 12:9	Trusting God implicitly to perform unusual deeds	Accomplishment of great tasks	Stephen Acts 6:5
Healing I Cor. 12:9	Being able to cure diseases	Complete cures Acts 3:6-7	Peter and John—Acts 3:6-7 Paul—Acts 20:9-12
Miracles I Cor. 12:10	Being able to perform works of power	People fear God Acts 5:9-11	Paul Acts 13:8-11
Discernment I Cor. 12:10	Distinguishing the power by which a teacher or prophet speaks	Exposure of false prophets I John 4:1	Believers at Corinth I Cor. 14:29
Tongues I Cor. 12:10	Speaking in a language not understood by the speaker	Praise to God which is understood by those persons knowing the language spoken (Acts 2:1-12) Thanksgiving to God which may be understood if some-one interpret the language spoken (I Cor. 14:5,16,27,28)	The disciples
Interpretation I Cor. 12:10	Making “tongues” understandable	Confirmation of the foreign language I Cor. 14:27-28	

APPENDIX F
BIBLE STUDY LESSON FOUR

BIBLE LESSON NO. 4

MISSIONS AND STEWARDSHIP

Stewardship cannot be separated from missions. Stewardship is foundational to everything a church does as its mission.

People give when they are excited about the mission of the church and what the membership is doing throughout the different ministries and how the church supports their mission obligations (home and foreign).

The biblical call to stewardship is a call to missions. Highly designated missions result in higher giving.

Missions for God's people are closely related to God's covenants and promises and are related to God's concern for the whole world.

Mission support is directly related to one's attitude toward all people:

- ◆ It helps churches not to lapse into self-centeredness
- ◆ It proclaims a world view of mission responsibility
- ◆ It defines the mission purpose of the church

Usually when churches have small missions it translates into small stewardship and vice versa, large missions translates into large stewardship.

WHY WE SHOULD SUPPORT MISSIONS

- ◆ Because we believe in the mission of the Church. (Matthew 28:19)
- ◆ Because we know that everything we have comes from God. He is the giver and we are the receivers. 4 Chronicles 29:14)
- ◆ Because we want to honor the Lord with that which he has trusted (entrustment) us with. (Proverbs 3:9-10)
- ◆ Because God has given us a promise of blessing if we will trust him. Malachi 3:10)
- ◆ Because we want to reverence God with our giving (Deuteronomy 14:23)
- ◆ Because we want to be obedient to God's word. (Matthew 5:17)
- ◆ Because it teaches me to put God first. (Matthew 6:33)
- ◆ Because Jesus said, "Give, and it will be given unto you: good measure, pressed down, shaken together, and running over shall men give unto your bosom. For with the same measure that ye mete withal it shall be measured to you again" (Luke 6:38).

Good stewardship honors God as the owner, the sustainer and the giver of all. It is to be used to support the temple, as the church carries out the will, the message, the mission, and ministry of Jesus Christ.

“Give missions high priority. Each church should give careful thought to its role in the worldwide missions’ ministry.”¹

¹ Wesley K. Willmer, *Money for Ministries* (USA: SP Publishing, 1989), 102

APPENDIX G
FIVE STAGES OF STEWARDSHIP DEVELOPMENT

The Five Stages of Stewardship Development

Churches have different needs based on their size. A small church is not a miniature church but is an entirely different entity. Instead of applying a one-size-fits-all approach to stewardship development, each church should adopt one that fits its size.¹ Developing an effective church stewardship ministry includes all of the church's financial functions---stewardship education, missions' education, budgeting and accounting. Ministers should plan to preach on biblical stewardship themes at least one a quarter, seizing every opportunity to share God's teaching on financial stewardship. The Bible clearly teaches financial faithfulness. Ministers must become comfortable preaching and teaching stewardship as a lifestyle if members are to grow spiritually. After all, *giving is the basic financial relationship members maintain with God. This means that ministers must lead church members to a greater awareness, understanding and participation in God's plan for giving.*

In many cases, church members are ready to receive preaching and teaching on biblical stewardship themes more than most ministers are ready to deliver. Many church members suffer spiritually because they have never been taught the biblical principles of personal financial management. If they cannot manage their saving and spending, little wonder that they are not faithful in giving to the Lord. Other members are quick to recognize and respond to the internal personal need to grow in giving. They want to give to those areas where it will do the most good from their perspective. Their giving might include the church, but it could also be to another charitable organization. Ministers

¹ Jimmy F. Terrell and Eddy G. Oliver, *The Five Phases of Stewardship Development*, (Nashville, TN: Lifeway Press, 2001) 2

should be aware of this and communicate very clearly the message of the mission and ministry of the church and the need for member's financial support.

All churches can use this five-phase process to discover the approach that fits their church. The process is a comprehensive, end-to-end set of activities that helps the church accomplish its mission vision and statement. Once started, it is an ongoing process that cycles back to the first phase at the beginning of each New Year.

Phase One: Organize, enlist, and train leaders to develop a comprehensive stewardship ministry. The Stewardship Ministry Team provides an organizational structure for accomplishing the task of guiding the congregation through stewardship. This Team organizes the four tasks into three sections: Education section, Budget section, and Accounting section. Other sections may include an Estate Planning section, and Capital Funding section. The Stewardship Ministry Team functions as a work group with each member responsible to a Team Leader for leading one of the Sections. The Team leader presides and sees that the overall work of each Section is accomplished.

Once the church has determined the structure for its Steward Ministry Team, the next step is to enlist the best leaders and train them to work effectively. The leaders that are chosen will exemplify good stewardship in their personal lives and be willing to be trained in the task. The leaders should be given a job description as well as needed materials such as copies of financial policies and procedures that govern implementation of their task.

The church has a responsibility to "equip the saints for the work of service, for the building up of the body of Christ" (Ephesians 4:12). Thus, each leader should be properly trained to perform their duties in that capacity.²

Phase Two: Determine the status of the church's current stewardship ministry. In discovering the current status of the church's stewardship ministry, this evaluation is a guide for evaluating and planning activities and emphases relating to stewardship. The guides are not intended to measure success or failure, but intent and activity. Each year a balanced, year-round stewardship development plan should be presented to the church.³

Phase Three: Plan, Calendar, and make assignments for stewardship ministry development. During this phase the Team will make plans and develop a calendar of events detailing a comprehensive stewardship ministry. Leaders should determine year-round activities and emphases that will deepen members' commitment to stewardship. This helps members understand that stewardship is a way of life--- not just a once-a-year event. It also helps them to connect the meaning of stewardship to ministries of the church, reminding them that stewardship is more than money.⁴

Phase Four: Discover Resources and Implement Action Plans for Stewardship Ministry. Churches should begin to research their resources and avenues for which implementation will take place. The process should be cyclical in nature so that activities and events are accounted for in a timely and efficient manner. The steps are as follows:

1. Evaluate Last Year's Stewardship Ministry
2. Identify Potential Events for Next Year

² Ibid.3-4

³ Ibid. 5-8

⁴ Ibid.9

3. Devise a Timeline of Events
4. Organize an Annual Stewardship Overview Planning Calendar
5. Complete an Action Plans Worksheet

Phase Five: Conduct an Ongoing Evaluation of the Stewardship Ministry and Financial Functions. Evaluation is a never-ending process. Since no two churches are alike, the beginning place in evaluating the stewardship ministry and planning a more effective ministry will vary with each church. But each year, every church will cycle back through the five phases.

Before beginning to implement action plans, seek out new and different resources available to support stewardship activities---both old and new activities. Providing variety in activities and resources will increase anticipation and excitement for stewardship development within the church. Stewardship must never be seen as something that is done at budget time to raise money for the budget. It should be viewed as God's plan for the use of everything---time, giftedness, and financial resources-entrusted to a person's care.

As stated previously, these five phases constitute a process of comprehensive, end-to-end activities that build stewards and contribute to the financial support of the mission of the church. Therefore, effective stewardship development is an ongoing process, cycling through these five phases and supplemented with the preaching ministry. The culmination of this exploratory process will reveal why a church should ask its members to discover Bible Truths about personal financial management and financially support its budgeted ministries. Only when this is accomplished can the church be expected to accomplish its mission. That mission is the Great Commission given by Christ to His church to reach, win, teach, and disciple the lost (Matt. 28:19-20).

God wants His people to place their lives on the altar of His love first and then give themselves unreservedly out of a heart of gratitude. If a church will practice the proven principles suggested in the five-phase approach that was aforementioned, the result will be quality stewardship and missions' education for its members.⁵

⁵ Ibid. 10

APPENDIX H
MOVING MONEY INTO MINISTRY; OUTLINE

MOVING MONEY INTO SOCIAL OUTREACH MINISTRIES

A Strategic Outline for Execution

I. Stewardship – Missions Ministry Team

Ministry team members include members from education ministry, finance(stewardship) ministry, evangelism, intercessory prayer ministry and mission's ministry who have all demonstrated good stewardship themselves.

II. Identify Recipient

Based on local social service organizations, communities and individuals that are in need, we would ascertain the names of those organizations whose mission statements and goals align with those of the ministry. Depending upon availability of funds, one or more recipients will be chosen.

III. Needs Assessment

To determine what the specific needs of the organization are, we would establish a meeting with the organization's program director to clarify the areas of deficiency.

IV. Develop and Implement Action Plan

In order to best serve the organization, we would create a response list to the questions: Who?, What?, When?, Where?, and Why? This will allow the ministry to respond to the exact need of the organization and flourish in the immediate locale of the organization's community.

V. Evaluation

After reaching out to the local community through the provision of funds, we would follow-up with the organization to assess the advantages and effectiveness of our assistance. This will consist of feedback questionnaires and recommendations.

APPENDIX I
STEWARDSHIP POST-EVALUATION QUESTIONNAIRE

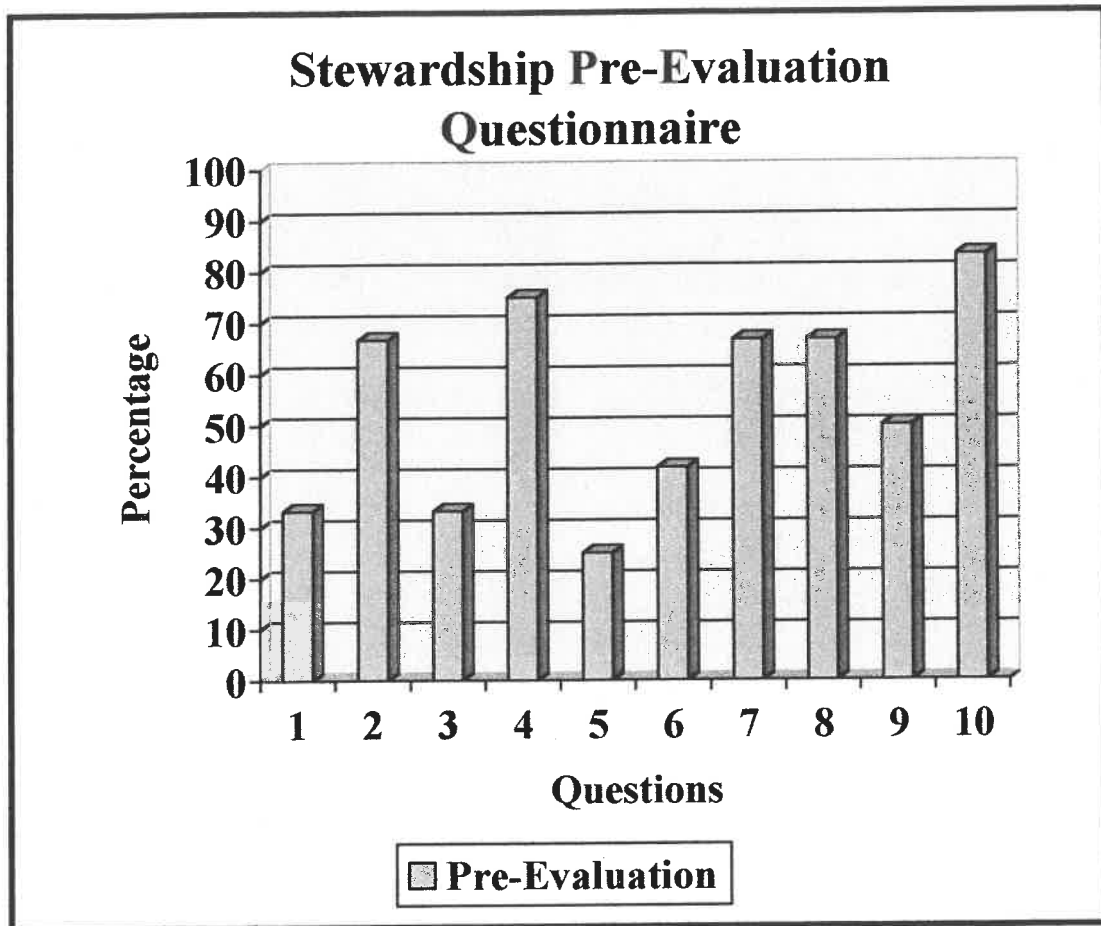
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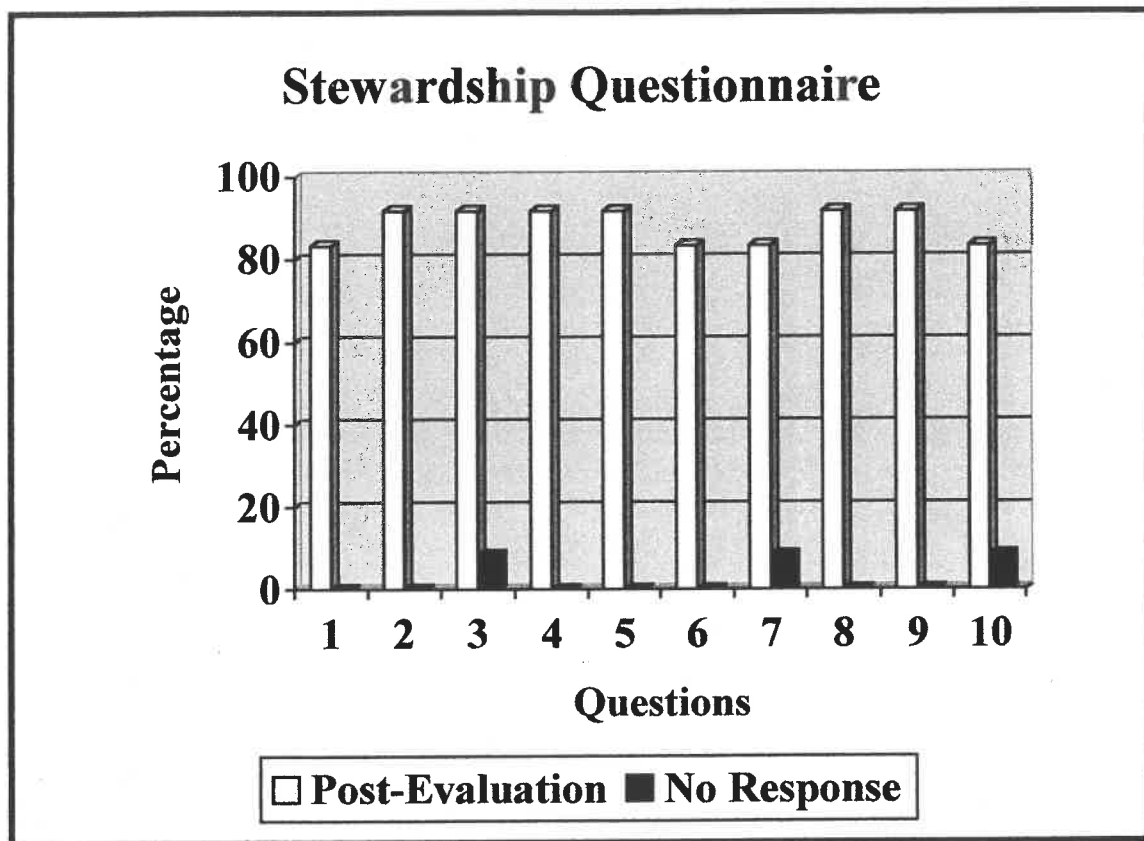
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A) strongly agree B) agree C) disagree D) strongly disagree E) no answer
10. Tithing is a part of stewardship.
A) strongly agree B) agree C) disagree D) strongly disagree E) no answer

Again, thank you for your participation.

APPENDIX J
PRE-EVALUATION QUESTIONNAIRE BAR CHART

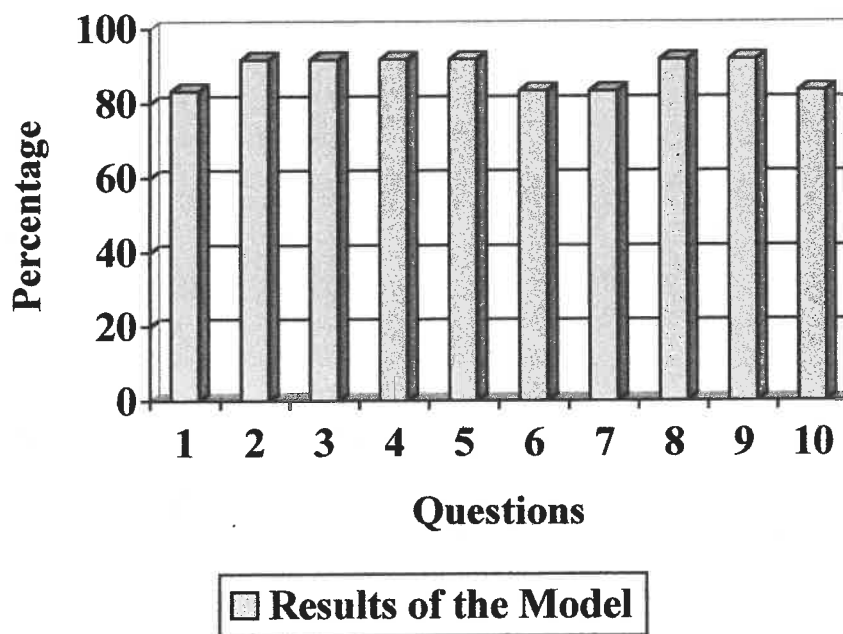


APPENDIX K
POST-EVALUATION QUESTIONNAIRE BAR CHART



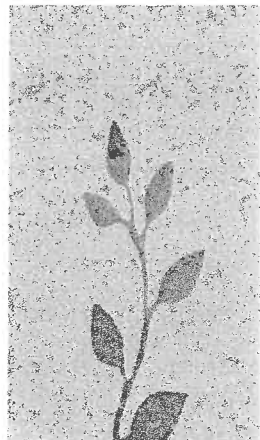
APPENDIX L
RESULTS OF THE MODEL BAR CHART

Expanded Understanding of Stewardship



APPENDIX M
STEWARDSHIP MANUAL

STEWARDSHIP MANUAL



By Pastor Billy J. Hill

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INTRODUCTION

STEWARDSHIP: ALL OF LIFE

Stewardship component parts:

Scriptural Text: **Management**

Genesis 1:1-2a; 12:1-3; Psalm 24; Colossians 1:15-23; Hebrews 1:1-3

Entrustment

I Chronicles 29:1-18 (especially vv. 14 and 16); II Corinthians 8:1-9; I Corinthians 4: 1-5; I Peter 4:10-11, Isaiah 42:5-7; 49-6; Luke 2:28-34a

Accountability

I Corinthians 4:1-2; 6:19-20; Luke 12:48; 24:45-49; Acts 1:6-11

In the original meaning of the word, a steward was “an officer or employee in a large family, or on a large estate, to manage the domestic concerns, supervise servants, collect rents or income, keep accounts, etc.” In the ancient world, the steward was thought of as a man who handled things that were not his own. The steward handled the revenues of a large estate, but he was supposed to *handle them in the interest of the owner* of the estate. The steward was expected to be ready at any time to give an account of his stewardship. The basic idea involved in the word stewardship is therefore adequate to describe the attitude which a man should take toward himself and his possessions as he realizes he must give an account unto God. God is the owner. Man is the steward.

God has trusted us with certain material goods, which He lets us administer for a time. But no man is the absolute owner of that which he has. Every man must give unto God an account of his stewardship. It is important to interject that the emphasis on the stewardship of possessions is only a part of the call of the church to the stewardship of all

of life. The challenge of the church to the dedication of possessions cannot be understood unless it is seen against the larger background of our whole attitude toward life.¹

Stewardship begins in the Old Testament with God. As creator, He holds the right of ownership to everything; God is Creator and Owner. God is Giver, Redeemer, and Sustainer of all.

***“In the beginning God created the heaven and the earth. And the earth was without form, and void; and darkness was upon the face of the deep. And the Spirit of God moved upon the face of the waters.”
Genesis 1:1-2***

God instructs us to fill the earth, to till the ground, and subdue it. But he also gave us the freedom to follow or reject his command. This is the basis for setting up the basic components of our stewardship responsibility. Each person is a steward; all that we possess is a trust from God.

“Let a man so account of us, as of the ministers of Christ, and stewards of the mysteries of God. Moreover it is required in stewards, that a man be found faithful.” I Corinthians 4: 1-2

Stewardship includes believers themselves because they belong to God. Each person must acknowledge his or her stewardship before God in this life.

“What! Know ye not that your body is the temple of the Holy Ghost which is in you, which ye have of God, and ye are not your own. For ye are bought with a price: therefore glorify God in you body, and in your spirit, which are God’s.” I Corinthians 6:19-20

God is Lord overall the earth. We are stewards because God entrusts us with things. Though free to act as we see fit, we are expected to make wise decisions consistent with God’s will. Finally, we will one day be held accountable. Each person must ultimately give an account to God of his or her stewardship.

¹ Holmes Rolston, *Stewardship in the New Testament Church*, (Richmond, VA: John Knox Press, 1946), 51

Christian stewardship concerns our responsibility to live wholly for God, managing our resources to give Him glory and honor. It includes the use of and care of our natural resources; it includes what we do with our gifts and talents; it involves the way we manage our time; and it touches *every area of life* and involves both individual and corporate commitments from us.

As Christian stewards, we realize that we are accountable to God for the way in which we live our lives, how we take care of our bodies and our health; and how we use our gifts, talents, time and resources that God has blessed us with. In I Corinthians 9:13:

“Do ye not know that they which minister about holy things live of the things of the temple? And they which wait at the altar are partakers with the altar?”

Paul talks about our stewardship responsibility. He articulates that we must glorify God as the Creator, meet human need throughout the world. We must also discipline ourselves to carryout our stewardship responsibilities consistently, acknowledge and share the Gospel and support the life, ministry and mission of the Church.

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CHAPTER I

STEWARDSHIP AND TIME

Scriptural Text: *Ephesians 5:16, Colossians 4:5, I Peter 1:24, Proverbs 27:1*

One way in which the Christian will discharge his responsibility as a steward is through the rendering of an account to God of the way in which he uses his time. All of us have the same amount of time (twenty-four hours per day). We vary greatly in the amount of money which we have at our disposal, but each of us has twenty-four hours a day, seven days in the week, and fifty-two weeks in the year at our disposal. The difference is in the way in which we use it.

“Do not boast about tomorrow, for you do not know what a day may bring forth.” Proverbs 27:1

It is the responsibility of every Christian to acknowledge Christ as the Lord of his time and to think through his time to decide how he may best use it for the glory of God. If a man is in a position in which he must earn a living for himself and for those dependent on him, he will naturally have to set aside a large portion of his time for the proper attention to his business. We do not increase our capacity to serve God through the neglect of the duties that are laid upon us in the earning of a living. But if Christ is the Lord of our time, we will not become so absorbed in the making of a living that we have no time for the making of a life.

A Christian should apply the *principle of priority* to his time. He should so discipline himself that in the use of his time first things come first. Every person who has the will to can arrange his or her time in such a way, that they have some place in life for private and public worship. This does not mean that the Christian should spend all of his spare time attending religious meetings. Each Christian must decide for himself whether

his time is best used in attending some religious service, or in the reading of a book, or in the cultivation of the life of his family, or in many of the other worthwhile ways in which a man may use his time. There should be in every man's life some time for rest and recreation. In the long run, we will serve God best as we learn to rest in order that we may work better.²

² Holmes Rolston, *Stewardship in the New Testament Church*, (Richmond, VA: John Knox Press, 1946), 57-58

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CHAPTER II

STEWARDSHIP AND SPIRITUAL GIFTS

Scriptural Text:

“And the Lord said, Who then is that faithful and wise steward, whom his lord shall make ruler over his household to give them their portion of meat in due season?” Luke 12:42-43

But unto every one of us is given grace according to the measure of the gift of Christ. Ephesians 4:7

Good stewardship of spiritual gifts is necessary for the effective functioning of the Christian community. Unfortunately, one of the tragedies of the life of the church is that many men and women of large ability have failed to understand their stewardship as Christians, in terms of the dedication of their powers to the service of God. All too often those of few talents do the work of the church because those of many talents are unwilling to dedicate their talents to the service of God. ***The gift that goes undiscovered and unused in the local church constitutes a colossal waste of power.***

As a means of stimulating people to dedicate their gifts to the Lord, the church should constantly remind them that each person is expected to render good stewardship that is in proportion to the gifts he or she has received.

Each person in the body of Christ has received a gift for the benefit of the whole body. Believers must use their spiritual gifts and not hide them. As faithful stewards, believers must use their spiritual gifts for the Kingdom of God here on earth.

As each one has received a gift, minister it to one another, as good stewards of the manifold grace of God. I Peter 4:10

As each believer applies good stewardship to daily living, it is imperative to know what spiritual gifts have been acquired. A diagram has been incorporated so that each

believer can examine the four groupings of spiritual gifts, and the difference between “gifts” of the Spirit and “fruit” of the Spirit.

19 GIFTS OF THE SPIRIT

Scriptures: Romans 12:6-8
 Ephesians 4:11
 I Corinthians 12:8-10, 12:29-30

The gifts of the Spirit differ from the Fruit of the Spirit in many ways:

GIFTS	FRUIT
Have to do with service	Have to do with character (love, joy, peace, etc.: (5:22-23)
Are a means to an end	Is the end (Rom. 1:11-13)
What a man has	What a man is
Given from without	Produced from within
Is plural	Is singular – “but the Fruit
All gifts not possessed	Every variety of Fruit should be
By every Believer	In every Believer
Will cease	Permanent (I Cor. 13:8-10), Living Bible

Gifts are not talents. Talents instruct, inspire, or entertain on a natural level. Gifts relate to the building up of the Saints (or to evangelization). Something supernatural happens in the one who is ministering when a gift is exercised.

FOUR GROUPINGS OF SPIRITUAL GIFTS

I Corinthians 12:8-20

Word of Wisdom
Word of Knowledge
Gifts of Healing
Miracles
Prophecy
Discerning of Spirits
Tongues
Interpretation of Tongues

I Corinthians 12:29-30

Gifts of Healing
Miracles
Prophecy
Discerning of Spirits
Tongues
Apostles
Teachers
Helps
Administration

Romans 12:6-8

Prophecy
Teaching
Ministry
Encouraging
Giving
Leadership
Showing Mercy

Ephesians 4:11

Prophecy
Apostles
Teaching (or Teaching Pastors)
Evangelists
Pastors

Summary of Spiritual Gifts³

Gift	Description	Result	Example
Prophecy Rom. 12:6 I Cor. 14:25-32	Speaking truth directly revealed from God	Understanding mystery I Cor. 13:2	Timothy–I Tim. 4:14 Daughters of Philip–Acts 21:8-9
Service, Helping Rom. 12:7	Aiding others to do God's work Giving practical assistance to members of the church	Serving the church and the needy Acts 6:1	Onesiphrus II Tim. 1:16
Teaching Rom. 12:7 I Cor. 12:28 Eph. 4:11	Communicating the truth and applications of the Scripture	Understanding the Word of God Acts 18:26	Priscilla and Aquila–Acts 18:26 Apollos–Acts 18:27-28 Paul–Acts 18:11
Encouraging Rom. 12:8	Urging one to pursue proper conduct or to console	Encouragement Acts 9:27	Barnabas Acts :36
Giving Rom. 12:8	Liberally and cheerfully impart-ing substance to God's work		
Leadership Rom. 12:8	Organizing and administering the work of the ministry	Order Titus 1:5	Titus Titus 1:5
Showing Mercy Rom. 12:8	Giving underserved aid to others	Sympathy, compassion toward undeserving	Barnabas Acts 9:27
Apostleship I Cor. 12:28 Eph. 4:11	Being an eyewitness of the resurrected Christ and speaking authoritatively about faith and practice	Sets forth God's precepts for the church I Cor. 14:37	Paul–Gal. 1:1 Peter–I Peter 1:1
Evangelism Eph. 4:11	Presenting the gospel with clarity & with a burden for the unsaved	Understanding the Gospel	Philip Acts 21:8
Pastor/Teacher Rom. 12:7 Eph. 4:11	Shepherding and teaching the church	Care and godly instruction Acts 20:28-31	Paul I Thess. 2:7-12
The Message of Wisdom I Cor. 12:8	Perceiving and presenting the truth of God. Applying God's Word or wisdom to specific situations	The ability to grasp and apply the revelation given	John I John 1:1-3
The Message of Wisdom I Cor. 12:8	Understanding and exhibiting wisdom from God. Revelation from God about people, circumstances, or biblical truth	Truth understood in its spiritual sense I Cor. 2:6-12	Paul Col. 2:2-3
Faith I Cor. 12:9	Trusting God implicitly to perform unusual deeds	Accomplishment of great tasks	Stephen Acts 6:5
Healing I Cor. 12:9	Being able to cure diseases	Complete cures Acts 3:6-7	Peter and John–Acts 3:6-7 Paul–Acts 20:9-12

³ H. Wayne House, *Chart of Christian Theology and Doctrine* (Grand Rapids, MI: Zondervan Publishing House, 1992), 70-73

Miracles I Cor. 12:10	Being able to perform works of power	People fear God Acts 5:9-11	Paul Acts 13:8-11
Discernment I Cor. 12:10	Distinguishing the power by which a teacher or prophet speaks	Exposure of false prophets I John 4:1	Believers at Corinth I Cor. 14:29
Tongues I Cor. 12:10	Speaking in a language not understood by the speaker	Praise to God which is understood by those persons knowing the language spoken (Acts 2:1-12). Thanksgiving to God which may be understood if someone interpret the language spoken (I Cor. 14:5,16,27,28)	The disciples
Interpretation I Cor. 12:10	Making "tongues" understandable	Confirmation of the foreign language (I Cor. 14:27-28)	

And he said also unto his disciples, "There was a certain rich man, who had a steward; and the same was accused unto him that he had wasted his goods. And he called him, and said unto him, How is it that I hear this of thee? Give an account of thy stewardship; for thou mayest be no longer steward. Then the steward said within himself, What shall I do? For my lord taketh away from me the stewardship; I cannot dig; to beg I am ashamed. I am resolved what to do, that, when I am put out of the stewardship, they may receive me into their houses. So he called every one of his lord's debtors unto him, and said unto the first, How much owest thou unto my lord? And he said, An hundred measures of oil. And he said unto him, take thy bill, and sit down quickly, and write fifty. Then said he to another, And how much owest thou? And he said, An hundred measures of wheat. And he said unto him, Take thy bill, and write fourscore. And the lord commended the unjust steward, because he had done wisely; for the children of this world are in their generation wiser than the children of light."
Luke 16:1-8

And he called his ten servants, and delivered them ten pounds, and said unto them, Occupy till I come. But his citizens hated him, and sent a message after him, saying, We will not have this man to reign over us. And it came to pass, that when he was returned, having received the kingdom, then he commanded these servants to be called unto him, to whom he had given the money, that he might know how much every man had gained by trading. Then came the first, saying Lord, thy pound hath gained ten pounds. And he said unto him, Well done thou good servant: because thou hast been faithful in a very little, have thou authority over ten cities. And the second came, saying Lord, thy pound hath gained five pounds. And he said likewise to him, Be thou also over five cities. And another came saying, Lord, behold here is thy pound, which I have kept laid up in a napkin: For I feared thee, because thou are an austere man: thou takest up that thou layedst not down, and request that thou didst not sow. And he saith unto him, Out of thine own mouth will I judge thee, thou wicked servant. Thou knewest that I was an austere man, taking up that I laid not down, and reaping that I did not sow. Wherefore then gavest not thou my money into the bank, that at my

coming I might have required mine own with usury? And he said unto them that stood by, Take from him the pound, and give it to him that hath ten pounds. And they said unto him, Lord he hath ten pounds. For I say unto you, That unto everyone which hath shall be given; and from him that hath not even that he hath shall be taken away from him. But those mine enemies, which would not that I should reign over them, bring hither, and slay them before me. Luke 19:13-27

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CHAPTER III

STEWARDSHIP AND MISSIONS

Scriptural Text: *Acts 1:8, Matthew 28: 19-20*

“Therefore go and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit and teaching them to obey everything I have commanded you.” Matt. 28: 19-20

Missions’ is a term applied to “the totality of sending on-going efforts of the people of God as they communicate with the rest of the world concerning God”.⁴

Stewardship cannot be separated from missions. Stewardship is foundational to everything a church does as its mission. People give when they are excited about the mission of the church and what the membership is doing throughout the different ministries and how the church supports their mission obligations (home and foreign).

The biblical call to stewardship is a call to missions. Highly designated missions result in higher giving. Missions for Gods people are closely related to God’s covenants and promises and are related to God’s concern for the whole world.

Missions’ support is directly related to one’s attitude toward all people:

- ◆ It helps churches not to lapse into self-centeredness
- ◆ It proclaims a world view of mission responsibility
- ◆ It defines the mission purpose of the church

Usually when churches have small missions it translates into small stewardship and vice versa, large missions translate into large stewardship.

⁴ Morris Ashcraft, *Missions Unlimited*, (Nashville, TN: SCSBC, 1976), 24

The basis for our support of missions is:

- ◆ We believe in the mission of the Church (Matthew 28:19)
- ◆ We know that everything we have comes from God. He is the giver and we are the receivers (I Chronicles 29:14)
- ◆ We want to honor the Lord with that which he had trusted us with (Proverbs 3: 9-10)
- ◆ God has given us a promise of blessing if we will trust him (Malachi 3:10)
- ◆ We want to reverence God with our giving (Deuteronomy 14:23)
- ◆ We want to be obedient to God's word (Matthew 5:17)
- ◆ It teaches us to put God first (Matthew 6:33)

"Give, and it will be given to you; good measure, pressed down, shaken together, and running over, will be poured into your lap. For with the measure you use, it will be measured to you." Luke 6:38

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CHAPTER IV

STEWARDSHIP AND MONEY

Why Give Financially?

1. **Giving As Worship** – Stewardship is an act of worship. When we give a gift to ministry efforts, it is our way of thanking God for His love and generosity shown to us. Because we are called to worship Him by using every breath and every ounce of energy we possess, the act of giving should be just another avenue for expressing our humility and love for Him.

Scriptural Perspective

Genesis 28:16-22 (Jacob used his tithe as a means of worship)

Leviticus 22:1 7-22, 29 (Only our best should be offered to God)

2. **God First** – The Bible tells us that we are to give God the first share of what we have received, and then to live off the rest. Many Christians believe that their responsibility is to tend to their personal needs, then give God a piece of the leftovers.

Scriptural Perspective

Deuteronomy 14:22-23 (We honor God by offering Him the first tenth of our wealth)

Nehemiah 10:37-39 (The first share of anything we obtain should be for God)

Proverbs 3:9-10 (We honor God when we present Him with the first fruits of our wealth)

I Corinthians 16:2 (we are to consistently provide an offering the first day of each week)

3. **Trusting God** – All that we have we have received comes from God. He has asked us to be stewards. Our test is our willingness to truly trust Him to take care of us. His desire is that we will constantly demonstrate our unbridled obedience and trust in Him and thus recognize our place in creation.

Scriptural Perspective

I Kings 17:7-16 (Zarephath's Widow provided food for Elijah out of all she had left for herself)

Luke 6:38 (we are to give generously and it will be returned to us in a like manner)

I Timothy 6: 17-19 (put our trust in God and not in our wealth)

Hebrews 6:10 (God knows our good efforts to help others)

James 1:10 (the rich are lowly in position, their only hope is in God)

3. **Personal Responsibility** – Most adults assume responsibility to some degree for the financial needs of the church.

Scriptural Perspective

Luke 8:2-3 (the widowed women helped finance Jesus' ministry)

Luke 16:10 (we will be trusted with much, only after we prove ourselves worthy with a little)

Galatians 6:6 (we must support God's teachers)

III John 8 (we should respond generously when full-time servants of Christ have needs)

I. TITHES AND OFFERINGS

Psalm 23:1 The Lord is my shepherd, I shall not want (be in need). (God is our unlimited source and provider own needs)

- ◆ **TITHES** – the tenth part
- ◆ **OFFERINGS** – giving to or investing in the Gospel.
- ◆ Tithing has always been God's universal financial principle.
- ◆ It is God's method or way of providing sustenance for his children for their own personal needs – and then, for the needs of the Gospel.
- ◆ **STEWARDS** of the things of God are to be channels of blessings because God works through human channels.

Genesis 14:13-20

- ◆ *Genesis 14:20* And blessed be the most high God, which hath delivered thine enemies into thy hand. And he (Abram) gave him *tithes* of all.
- ◆ In verse 20, the word **tithes** is first mentioned. *This event happened approximately 430 years before the Law was given to Moses at Mt. Sinai.*

- ◆ People were aware of tithes before the Law ever existed. So it is incorrect to say, ***“Tithing is under the Law.”***
- ◆ *Genesis 28:15-22, verse 22:* “And this stone, which I have set for a pillar, shall be God’s house: and of all that thou shalt give me I will surely give the ***tenth*** unto thee.
- ◆ ***A tithe is a tenth.*** The word ***tithe*** means one tenth. If it is **not a tenth**, it is **not a tithe!**
- ◆ **YOU CANNOT AFFORD NOT TO TITHE!**

II. Bring all The Tithes!

- ◆ The plan has a twofold purpose:
 - 1) To provide all of the material and temporal needs of God’s people.
 - 2) To promote and spread the Gospel throughout the world, or in other words, to ***FINANCE THE PROCLAMATION OF THE GOSPEL.***

Tithes and offerings are not for God’s benefit, but for your benefit.

Deut. 26:2,3 That thou shalt take of the ***first*** of all the fruit of the earth, which thou shalt bring of thy land that the LORD thy God giveth thee, and shalt put it in a basket, and shalt go unto the place which the LORD thy God shall choose to place his name there.

Heb. 7:2 To whom also Abraham gave a tenth part (or a tithe) of all; first being by interpretation King of righteousness, and after that also King of Salem, which is, King of peace;

Heb. 7:8

Deut. 26:5-10

4. *Why Bring the Tithe?*

Mal 3:10 Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven, and pour you out a blessing that there shall not be room enough to receive it.

John 10:10 ... The thief cometh not but for to kill, steal and destroy.

III. Use Your Faith with Tithing!

Don't Rob (cheat) God – Malachi 3:8-9: ⁸Will a man rob God? Yet you rob me. But you ask, "How do we rob you?" In tithes and offerings. ⁹You are under a curse – the whole nation of you – because you are robbing me.

- a. There is reciprocity, a reciprocal. The moment you give, God gives. It comes immediately!
- b. **Prov. 3:9** Honor the LORD with thy substance, and with the first fruits of all thine increase.
- c. **LEARN TO PAY THE TITHE FIRST!**
- d. **REMEMBER, THE TITHE IS NOT YOURS; IT BELONGS TO GOD. YOU ARE NOT THE OWNER OF THE TITHE.**

20%, THE PENALTY FOR ROBBING GOD

Lev. 27:30,31 And all the tithe of the land, whither of the seed of the land, or the fruit of the tree, is the **LORD'S**: it is holy unto the **LORD**.

AND IF A MAN WILL AT ALL REDEEM OUGHT OF HIS TITHES@ HE SHALL ADD THERETO THE FIFTH PART (OR 20%) THEREOF.

Luke 6:38 Give, and it shall be given unto you ... good measure, pressed down, and shaken together, and running over, shall men give into your bosom.

Commonly asked questions about the tithe:

- ◆ Can I specify where the tithe goes?
- ◆ Can I buy things (books, tapes, etc.) with the tithe?
- ◆ Should I tithe out of the gross or the net?

The World's Way – The world's economic system is not designed for you to get ahead.

Gen. 12:1-3; 24:29-35

- ◆ **God's financial plan is designed so that you can be a channel for the things of this world to be put into the Kingdom of God.**
- ◆ **You get blessed because you are obedient to the Word of God. Be obedient to God's Word and God will bless you.**

Ps. 1:1; 3 John 2

- ◆ **Joshua 1:7** Only be thou strong and very courageous, that thou mayest observe to do according to all the law, which Moses my servant commanded thee: turn not from it to the right hand or to the left, that thou mayest *prosper* whithersoever thou goest.

IV. Your Treasure (Heart's Desire)

- ◆ **Your whole system of values is distorted if your treasure is not in the heavenly realm!**
- ◆ Prosperity is for every Christian. It is God's will that you prosper in everything you do. We need to establish the fact that prosperity is of God. Matt. 6:19-21

- ◆ Jesus tells us to put our treasure where our heart is, and our heart is in the things of God, not in the things of this life.

God's Economic Plan – The things that are in your heavenly account are not affected by earthly circumstances. They remain the same, and God pays the same dividends all the time. (*Economic recessions don't affect God*)!

- ◆ Does not the Bible say that the earth is the Lord's and the fullness thereof? (Ps. 50:12)
- ◆ Get a man's heart right, and you get everything that belongs to him

The three primary reasons why people refuse to tithe:

- 1) "This is my money, not God's money"
- 2) "I cannot afford to tithe"
- 3) A lack of Faith

The wealth that passes through us will bless us at the same time.

Tithe, you can't afford not to!⁵

⁵ Dr. F. K. C. Price, *High Finance: Tithes and Offerings God's Financial Plan*

MOVING MONEY INTO SOCIAL OUTREACH MINISTRIES

A Strategic Outline for Execution

I. Stewardship – Missions Ministry Team

Ministry team members include members from the education ministry, finance (stewardship) ministry, evangelism ministry, intercessory prayer ministry and missions' ministry, who have all demonstrated good stewardship themselves.

II. Identify Recipient

Based upon local social service organizations, communities and individuals that are in need, we would ascertain the names of those organizations whose mission statements and goals align with those of the ministry. Depending upon availability of funds, one or more recipients will be chosen.

III. Needs Assessment

To determine what the specific needs of the organization are, we would establish a meeting with the organization's program director to clarify the areas of deficiency.

IV. Develop and Implement Action Plan

In order to best serve the organization, we would create a response list to the questions: Who?, What?, When?, Where?, and why? This will allow the ministry to respond to the exact need of the organization and flourish in the immediate locale of the organization's community.

V. Evaluation

After reaching out to the local community through the provision of funds, we would follow-up with the organization or individual to assess the advantages and effectiveness of our assistance. This will consist of feedback questionnaires and recommendations.

SEVEN BLESSINGS OF TITHING

1. It blesses the HEART by making it receptive to God's will.
2. It blesses the LIFE by lifting it to a higher plane of grace.
3. It blesses the HANDS by making them willing to do God's work.
4. It blesses the MIND by giving it the satisfaction of doing the right thing.
5. It blesses the NINE-TENTHS THAT REMAIN because God has been honored.
6. It blesses the INDIVIDUAL by giving him/her a part in God's worldwide program of work.
7. It blesses the CHURCH by enabling it to carry out a greater ministry.

Notes

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CHAPTER V

CONCLUSION

All of the scriptural texts points us back to the same end: We should commit to the Lordship of Jesus Christ; commit our minds, our bodies, our talents, our vocation, our leisure, our homes, children, and everything we own to Jesus Christ. Everything that we are and everything we have comes from the graciousness of a giving God. The Lordship of Jesus Christ claims all of us and our material blessings. Good stewards do not live lives of indifference and selfishness. Faithful stewards are not greedy competitors whose survival of the fittest philosophy moves them to tear down barns of prosperity in a world of scarcity, where the homeless and hungry beg for crumbs as did the poor man Lazarus at the Rich Man's gate (Luke 16:19-21). Stewardship calls for justice and equality in sharing our resources with those persons who are marginalized. Good stewards are missionary minded because they know that their closeness or distance from God is determined by their closeness or distance from their neighbors.

There can be no good stewardship without our obedience to Jesus Christ, our elder brother who is Lord of heaven and earth. Jesus, our Lord, therefore, examines us to see if our actions are ethical in our treatment of our bodies, in our management of our wealth, in our practice of justice with each other, and in our treatment of earth and sky, land and sea. Since Jesus Christ is Lord of creation, we who are creatures must become more responsible to the Lord of creation.

As stewards, we must always remember that the greatest characteristic of good stewardship is faithfulness (I Cor. 4:1-2).

Stewardship Reading Resource List

- Phillippe, William R., *A Stewardship Scrapbook*
- Fisher, Wallace E., *All The Good Gifts On Doing Biblical Stewardship*
- Ussery, Annie Wright, *Christian Sharing Of Possessions*
- Cunningham, Richard B., *Creative Stewardship: Creative Leadership Series*
- MacNaughton, John H., *Stewardship: Myth and Methods A Program Guide for Ministers and Lay Leaders*
- Watts, Wayne, *The Gift of Giving*
- Fagan, A. R., *What The Bible Says About Stewardship*

APPENDIX N
THE THEOLOGICAL SIGNIFICANCE OF THE COLLECTION

The Theological Significance of the Collection

It seems strange that Paul would expend such a large amount of his time, thought, and energy upon his collection and equally strange that he was driven by such strong compulsions to go to Jerusalem to deliver it in the face of the hostility he expected there (Acts 20:3, 22ff ; 21:4, 10ff). It is also rather surprising that he took with him a large group of delegates from the Gentile churches to present what must have been a relatively small amount of money, although any amount of relief would have been welcomed by the Jerusalem church. That the amount was small cannot be explicitly determined but is suggested by the fact that the two main areas from which the collection came were suffering from rather severe poverty. Added to this, Macedonia was at this time under the heavy burden of imperial taxation.

Let me suggest that the rather large place in Paul's thought taken up with a rather small collection he was determined to take at all costs to Jerusalem accompanied by a rather large group of delegates point to a theological dimension which I believe casts light upon the theme of this seminar. Of course, one purpose of the collection was to assist the poor in the Jerusalem church. This commendable objective, however, is only one aspect of the matter. It would hardly justify Paul's determination to carry the collection to Jerusalem in the face of serious danger to his life or the fact that the apostle brought a large group of delegates with him.

The collection was more than money for those in need. It was also a symbol of Christian fellowship. It is significant that Paul employed the noun [koinonia] three times with reference to the collection, and the verb [koinoneo] once. Such fellowship presupposed the fellowship of believers with the risen Christ. (1 Cor. 1:9; 10:16ff.; Phil. 3:10). In employing this term Paul indicated that the collection was an expression of Christian fellowship. It was symbolic of the common community in Christ in which Gentile and Jewish Christians shared. It was also tangible evidence of the insistence of the Gentile Christians on their solidarity with Jewish Christians in Christ's body and also of an effort to close the breach between the two groups. "From the comparative study of Acts and the Epistles," says Frank Stagg, "we know that it was the growing tension over the basis for Jewish and Gentile fellowship that made Paul's presence so dangerous in Jerusalem, and it was the collection as a peace maneuver that made Paul so determined to go to Jerusalem."

The collection was not only an act of Christian fellowship but an act of fellowship in the service of the Lord. The giving of money was a service not only to the poor (Rom. 15:25) but also to Christ (2Cor. 9:13). Paul wrote, "For the administration of this service not only supplieth the want of the saints, but is abundant also by many thanksgivings unto God" (2 Cor. 9:12 KJV). One would not be surprised if Paul had picked up a saying of Jesus and quoted it here: "Inasmuch as ye have done it unto one of the least of these my brethren, ye have done it unto me" (Matt. 23:40 KJV). He also used the Greek work [diakonia] to describe the collection when he asked the Romans to join him in prayer that his "service" might be acceptable to the Jerusalem saints (Rom. 15:30-31).

Paul also used the expression "grace" to describe the collection. Thus a basic aspect of the apostle's theology, the grace of God in Christ, is applied to this gift. In 1 Cor. 16:3, Paul used (liberality, graciousness to describe the collection for the Jerusalem church. He wrote to the Corinthians that he would send men to "bring your liberality [charis] unto Jerusalem." Thus grace is the divine prompting which actuated the

collection and the money was more than money because it was a symbol of God's grace set forth in the gift.

When speaking of the response of the Macedonians, Paul combined [diakonia] with [koinonia] and [charis] to describe the collection. The collections were, therefore an act of fellowship in the service of those in need and at the same time to Christ, prompted by divine grace. It sought to symbolize and thus to further the essential solidarity of the "Israel of God" (Gal. 6:16), open to all by grace through faith in contrast to the historical Israel, open only to those who sought to obey the requirements of the law. For Paul the "children of Abraham" are they who are of faith" (Gal. 3:7).

It is strange that Acts does not inform us about the reception of the collection Paul brought to Jerusalem. Actually, the only reference to this matter in Acts occurs in a rather obscure reference in Paul's speech before Felix (Acts 24:17 KJV), where the apostle said, "After many years I came to bring alms to my nation, and offerings."

Paul and his colleagues were "received... gladly" by that the collection was presented and then trouble erupted. The Jerusalem church embraced a kind of Christian Judaism, which sought to combine the practices of Judaism with Christianity. Within Jewish Christianity there were two parties. One of them obeyed the agreement of the apostolic conference (Acts 15:1-29), granting its blessing to Gentile Christians but holding aloof from them in daily life. The other treated Gentile Christianity as a false religion and Paul as a heretic who should be crushed. It was probably this latter party in the Jerusalem church, refusing the conciliatory overture symbolized by the collection, which instigated opposition to Paul. To these Jewish Christians Paul was a renegade who tried to pervert the religion of the Jews by urging them to discontinue observance of the Mosaic law, especially circumcision (Acts 21:21). Paul faced increasing hostility, which he sought to defuse by sharing in a ceremony of purification. He was falsely accused of bringing "Greeks into the Temple," seized, and arrested. He was saved by the intervention of Roman soldiers and transferred to Caesarea.

It seems evident that Paul's hope that the collection would help to heal the breach between Jewish and Gentile Christians achieved only limited success, though estimates of this point differ. Keith F. Nickle argues "the Jerusalem Church accorded Paul's collection a favorable reception." He believes the collection "provided the impetus for the Jerusalem Church... to meet finally the problem of common fellowship in mixed Christian communities" and "resulted in the formation of the 'Apostolic Decrees' as a guide..." This view rests upon a questionable textual emendation. Following E. Schwartz, Nickle revises Acts 21:20, which in the RSV reads, "How many thousands there are among the Jews of those who have believed; they are all zealous for the law" by striking out "of those who have believed," for which there is a textual justification. The revised passage reads, "How many thousands there are among the Jews zealous for the law." This gives Nickle a basis to argue that opposition to Paul in Jerusalem came not from Jewish Christians but from the Jews who associated themselves with the Christian community for political reasons and permits him to conclude that the collection Paul brought had the desired effect of uniting the Gentile and Jewish wings of the Christian movement. This view rests also on what is surely a late date for the Jerusalem Conference described in Acts 25, which Nickle puts between the time of the arrival of Paul and the delegates to deliver the collection in Jerusalem and the apostle's arrest. This enables Nickle to hold that the collection actuated the Jerusalem Christians to join Paul in meeting the problem of fellowship in mixed Jewish and Gentile Christian communities. This rather arbitrary

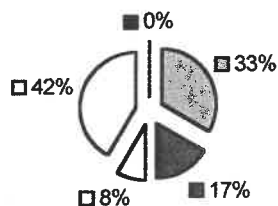
transportation of the Jerusalem Conference enables him to claim that the solution reached in that meeting was the result of the collection.

However, it would hardly do justice to the matter of the collection to speak of the failure of a mission, as if Paul's purposes were completely frustrated. After all, the collection was an expression of solidarity in the one body of Christ of all believers, Jews and Gentiles. Even though Paul encountered serious opposition in the Jerusalem church on the part of some Jewish Christians, it is evident that the purpose of his project to reconcile the two wings of the church enjoyed some subsequent success. This is suggested, for example, in Ephesians 2:11-'2, where the solidarity of Gentile and Jewish Christians is set forth. Through God's grace in Christ, the Gentiles might belong to the "Israel of God" (Eph. 2:12). Thus Christ has "reconciled us both to God in one body through the cross, thereby bringing the hostility to an end." (Eph. 2:16 RSV).

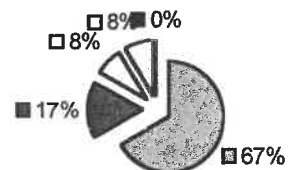
APPENDIX O
PRE-EVALUATION QUESTIONNAIRE PIE CHARTS

1. Fundraising Is Stewardship

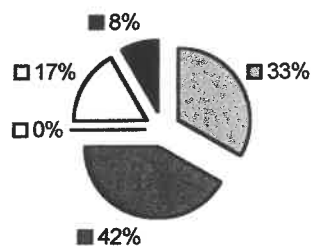
☒ Strongly Agree
☐ Agree
☐ Disagree
☐ Strongly Disagree
☐ No Response

**2. Stewardship Involves An Entrustment**

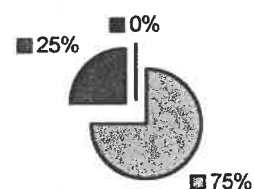
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☐ No Response

**3. Stewardship Involves Individuals**

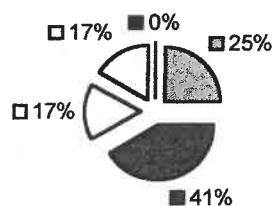
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☐ Disagree
☐ Strongly Disagree
☐ No Response

**4. Stewardship Involves Management**

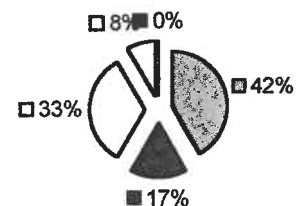
☒ Strongly Agree
☐ Agree
☐ Disagree
☐ Strongly Disagree
☐ No Response

**5. Steward Involves Spiritual Gifts**

☒ Strongly Agree
☐ Agree
☐ Disagree
☐ Strongly Disagree
☐ No Response

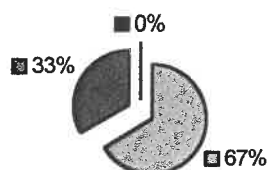
**6. Stewardship Involves Groups**

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☐ Agree
☐ Disagree
☐ Strongly Disagree
☐ No Response



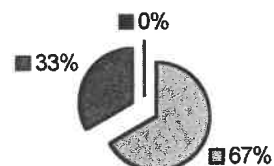
7. Stewardship Should Be Translated Into Ministry

☒ Strongly Agree
☒ Agree
☐ Disagree
☐ Strongly Disagree
☐ No Response



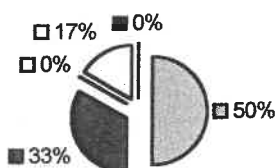
8. Every Individual Is A Steward

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☒ Agree
☐ Disagree
☐ Strongly Disagree
☐ No Response



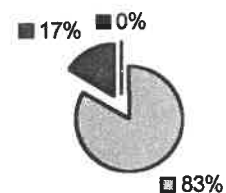
9. Stewardship Involves A Final Accounting

☒ Strongly Agree
☒ Agree
☐ Disagree
☐ Strongly Disagree
☐ No Response



10. Tithing Is A Part Of Stewardship

☒ Strongly Agree
☒ Agree
☐ Disagree
☐ Strongly Disagree
☐ No Response



APPENDIX P
POST-EVALUATION QUESTIONNAIRE PIE CHARTS

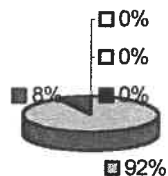
1. Fundraising Is Stewardship

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☒ Agree
☐ Disagree
☐ Strongly Disagree
☐ No Response



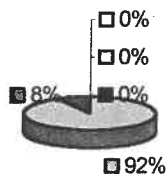
2. Stewardship Involves An Entrustment

☐ Strongly Agree
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☐ Disagree
☐ Strongly Disagree
☐ No Response



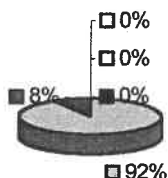
3. Stewardship Involves Individuals

☐ Strongly Agree
☒ Agree
☐ Disagree
☐ Strongly Disagree
☐ No Response



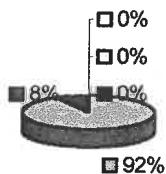
4. Stewardship Involves Management

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☒ Agree
☐ Disagree
☐ Strongly Disagree
☐ No Response



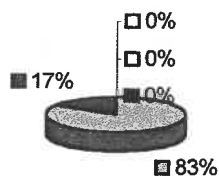
5. Stewardship Involves Spiritual Gifts

☐ Strongly Agree
☒ Agree
☐ Disagree
☐ Strongly Disagree
☐ No Response

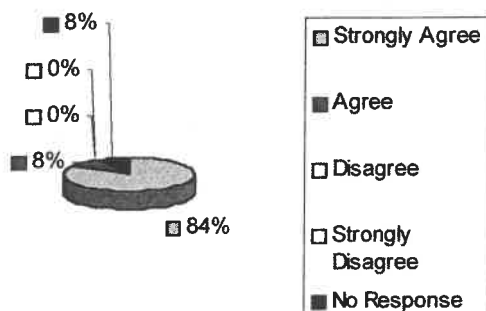


6. Stewardship Involves Groups

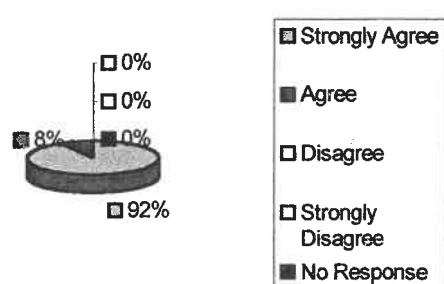
☐ Strongly Agree
☒ Agree
☐ Disagree
☐ Strongly Disagree
☐ No Response



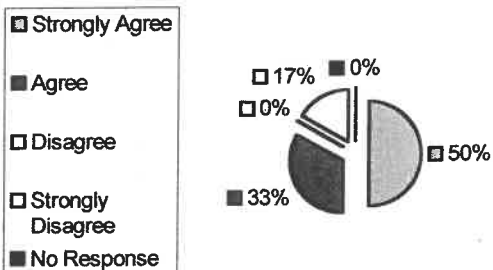
7. Stewardship Should Be Translated Into Ministry



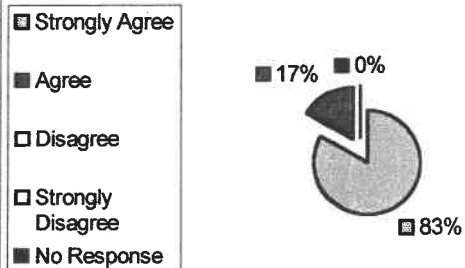
8. Every Individual Is A Steward



9. Stewardship Involves A Final Accounting



10. Tithing Is A Part Of Stewardship



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